

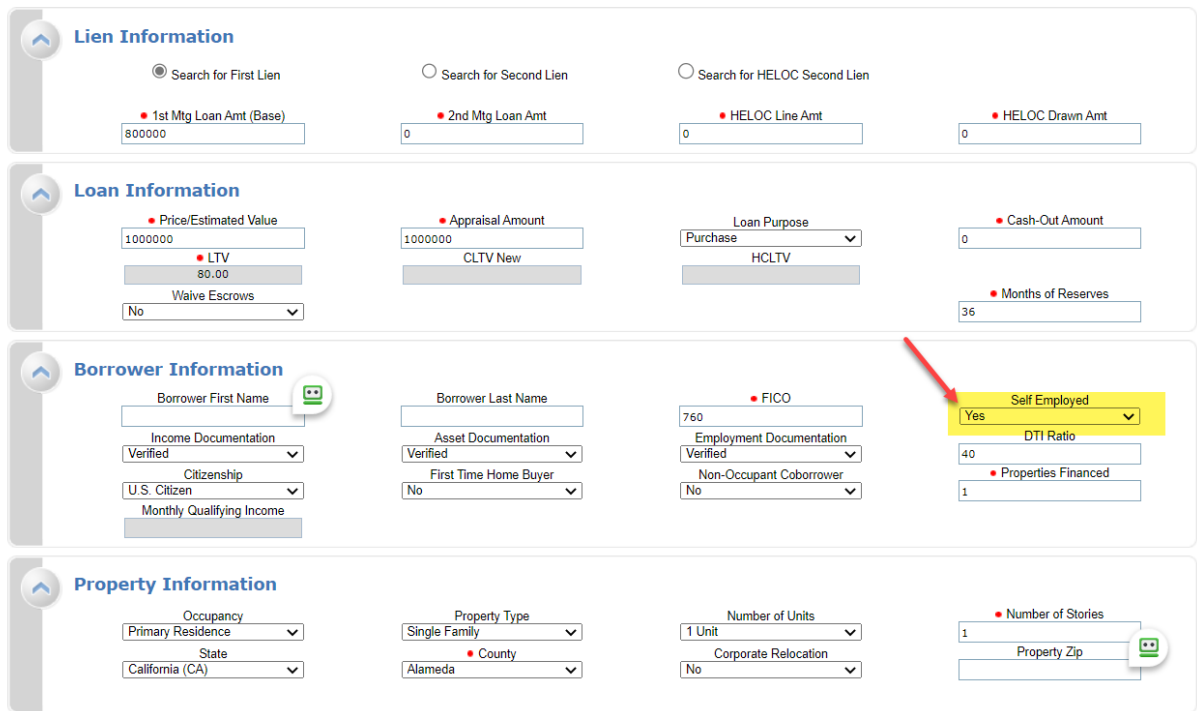
How to run Bank Statement loan on Optimal Blue

3/17/2023

1) Must get individual login in

Send in request from forms@gmccloan.net

2) Fill in all required information (with red dot) + fill in "Yes" to self-employment.



Lien Information

Search for First Lien Search for Second Lien Search for HELOC Second Lien

• 1st Mtg Loan Amt (Base) 800000 • 2nd Mtg Loan Amt 0 • HELOC Line Amt 0 • HELOC Drawn Amt 0

Loan Information

• Price/Estimated Value 1000000 • Appraisal Amount 1000000 Loan Purpose Purchase • Cash-Out Amount 0

• LTV 80.00 CLTV New HCLTV

Waive Escrows No Months of Reserves 36

Borrower Information

Borrower First Name Borrower Last Name • FICO 760 Self Employed Yes

Income Documentation Verified Asset Documentation Verified Employment Documentation Verified DTI Ratio 40

U.S. Citizen First Time Home Buyer No Non-Occupant Coborrower No • Properties Financed 1

Monthly Qualifying Income

Property Information

Occupancy Primary Residence Property Type Single Family Number of Units 1 Unit • Number of Stories 1

State California (CA) • County Alameda Corporate Relocation No Property Zip

3) Under First Lien Search Criteria, check the “Expanded Guidelines” box.

First Lien Search Criteria

Loan Type: Conforming NonConforming FHA VA Alt-A/Exp. Crit. USDA

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 12 yr 40 Yr 9 Yr 8 Yr 7 Yr
 6 Yr 5 Yr 4 Yr 3 Yr 2 Yr 1 Yr 3 Mo 6 Mo 9 Mo Max: 3

Amortization Type(s): Fixed ARM Balloon

ARM Fixed Term(s): 1 Mo 3 Mo 6 Mo 1 Yr 2 Yr 3 Yr 5 Yr 7 Yr 10 Yr 15 Yr
 6 Yr Max: 3

Product Type(s): All Standard Affordable HARP Hero/Champion
 HFA/Bond HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline
 Expanded Guidelines

4) Under Expanded Guideline Eligible, check Business bank stmt.

Expanded Guideline Eligibility and Pricing (Not Evaluated for other Product Types)

Mtg Lates x30 (12 Mos) Mtg Lates x60 (12 Mos) Mtg Lates x90 (12 Mos) Mtg Lates x120 (12 Mos)
Mtg Lates x30 (13-24 Mos) Mtg Lates x60 (13-24 Mos) Mtg Lates x90 (13-24 Mos) Mtg Lates x120 (13-24 Mos)

Income Verification Type: **Business Bank Stmt. 12 Mos** (highlighted)
Bankruptcy Type:
Housing Event Type:

Bankruptcy Outcome:
Housing Event Seasoning:

Bankruptcy Seasoning:
Unique Property:

5) Hit “submit” button.

6) Pricing will show up.

Re-Submit Options

1st Mtg Loan Amt (Base): 800000
DTI Ratio: 40
Property Zip:

Re-Submit:
LTV: 80
Interest Only:

CLTV New:
Desired Rate: AUS
Desired Price: Buydown
Desired Lock: Prepayment Penalty

Loan Type: NonConforming
Loan Term(s): 30 Yr
Amortization Type(s): Fixed
ARM Fixed Term(s): 3 Yr, 5 Yr
Exp. App. Level(s): N/A

Print

Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	GMCC - PILOT- Platinum (Preview Approval Required) Jumbo 30 Yr Fixed (JFX30)	6.375	100.186	30	\$4,991	Show	<input type="checkbox"/>
	GMCC - PILOT- Platinum (Preview Approval Required) Non-QM Bank Statements 30 Yr Fixed - EG (AIGHNMF30B)	6.500	100.214	30	\$5,057	Show	<input type="checkbox"/>
	GMCC - PILOT - Non-Del - Andromeda (UW Approval Required) FHLMC Super Conforming 30 Yr Fixed (FMSC30/FMSC30 LPM1/FMSC30-B1/FMSC30-B2)	6.500	100.173	30	\$5,057	Show	<input type="checkbox"/>
	GMCC - PILOT - Non-Del - Andromeda (UW Approval Required) FNMA Conforming High Balance 30 Yr						