

“Pre-Flight” Residential Mortgage Loan

This form is designed to assist the Union Bank Account Executive & Underwriter with analyzing a loan submission BEFORE it is officially submitted to accomplish the following:

- 1) Enhance “Pull Through”, “Funding Ratios” & “Broker Scorecards”.
- 2) Increase Loan Origination volume.

Please fill out and “check” the appropriate boxes below:



Borrower Name: _____

Employment Status: W-2 Self-Employed

Tri-Merge Credit Scores:

	_____	_____	_____
	Equifax	Experian	TransUnion
DTI	_____ %	_____ %	
	(Front)	(Back)	

Co-Borrower Name: _____

Employment Status: W-2 Self-Employed

Tri-Merge Credit Scores:

	_____	_____	_____
	Equifax	Experian	TransUnion
DTI	_____ %	_____ %	
	(Front)	(Back)	

Property Types:

SFR	Townhouse	Condo	Loft	PUD
Duplex	Triplex	Fourplex	Other: _____	

Property Value	1TD Loan Amount	2TD HELOC/Loan Amount	LTV	CLTV
\$ _____	\$ _____	\$ _____	_____ %	_____ %

Borrower Occupancy: Owner-Occupied 2nd/Vacation Home Non-Owner Occupied Or Investment

Co-Borrower Occupancy: Owner-Occupied 2nd/Vacation Home Non-Owner Occupied Or Investment

Transaction Type: Purchase Refinance R/T Cash-Out Refinance

Close of Escrow Date: _____

Compensating Factors: _____

Detracting Factors: _____

Narrative Addendum (attach if needed): _____



Tel: (424) 274-1144 □ (310) 877-8700

9595 Wilshire Boulevard, #900, Beverly Hills, CA 90212 □ 7488 La Jolla Boulevard, La Jolla, CA 92037

Email: dparry@buildingcapital.com or construction@buildingcapital.com □ Website: <http://www.buildingcapital.com>

CA DRE: 01344191 □ NMLS Number: 289837