



Client Portal: [client.ahlend.com](http://client.ahlend.com)

Items needed for a Successful Loan Submission (for all loans):

- ✓ Loan Submission Form
  - ✓ 1003/Application
  - ✓ Credit Report
  - ✓ Driver's License
  - ✓ Purchase Contract (purchases only)
- ✓ Income Docs (if applicable)
  - ✓ Assets (60 days continuous bank statements)
  - ✓ Signed Initial Disclosures

AHL Fees:

Broker originated loans  
Underwriting fee: \$1,395  
DSCR Underwriting fee: \$1,449  
Bank Statement Underwriting fee: \$1,595  
Desk Review fee: \$150  
Texas Legal Doc Review: \$250  
Processing fee (if AHL processed): \$695  
Entity Review fee: \$299

Broker Name:				Loan#:			
Loan Originator:		Phone:		Email:			
Loan Processor:		Phone:		Email:			
Loan Information							
Borrower Name:		Borrower email:		Foreign National?		Yes    No	
Co-Borrower Name:		Co-Borrower email:		Foreign National?		Yes    No	
Product Name:		All Star    Rising Star    Invest Star    Rising Star Business Purpose		Loan Amount:			
Interest Rate:		Loan Type: Fixed    Adjustable		Loan Term: 30 Yr Fixed    40 Yr Fixed I/O    5/1 ARM    5/1 ARM I/O    7/1 ARM    7/1 ARM I/O			
Purpose: Purchase    Rate/Term    Cash Out Refinance		Occupancy: O/O    Second Home    Investment    If Rental:    STR    LTR					
Estimated Close Date:		Market Rent Estimate (for DSCR loans):		Vesting:    Individual    Entity Name of entity: _____			
Property Information							
Property Address:				Property Type: SFR    2-4 unit    PUD Condo    Non-warrantable condo Other: _____			
City:		State:	Zip:	County:			
Broker Compensation Information							
Broker Compensation:		Lender Paid    Borrower Paid		Fee Stacking?    NO    YES    \$ _____			
Is AHL processing this loan?		YES    NO		Is AHL utilizing its own preferred vendors?    YES    NO If No, please complete Broker Preferred Vendor Section. **			

Required Documents by Program

Non-QM Full Documentation

**Wage Earner:** YTD paystub and 2 years W2's  
**1099:** most recent 1 or 2 years 1099's plus YTD income  
**Self Employed:** most recent 1 or 2 years tax returns (personal or business)  
**Other Income Documentation:** pension, social security award letters, etc.

Bank Statement Full Documentation

Business Narrative  
12-24 months bank statements: all pages and in succession  
Verification of Self-employment

Foreign National Borrowers

All documentation must be translated into English  
Self-employed borrowers must provide CPA verification of business  
Wage Earners can provide a W2 equivalent if tax returns not available

Asset Qualifier/Asset Income Lift

Asset Statements: most recent 2 months continuous for each account being used

Invest Star (DSCR)

**Rental Income Documentation:** \*\*\*AHL will not accept "stated" Rent Estimates\*\*\*

Lease **or** STR History **or** Third-Party Rental Verification **or** 1007/1025  
Purchase Contract if applicable

DSCR Ratios <1 and >.75 – Additional Requirements

Rate must be locked and include the pricing adjustment for DSCR <1  
LTV reduction applies (see Invest Star Credit Matrix)  
12 months Reserves will be required (not required for initial UW)

Entity Documents: if vesting in an entity:

Articles, Operating Agreement or Bylaws, EIN and Good Standing REO Schedule with mortgage information, if financed



AHL Loan Submission Form v1.8.25

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BROKER PREFERRED VENDOR INFORMATION

Settlement Company Name		Contact Name	
Contact Phone		Contact Email	
Order Number			
Title Company Name		Contact Name	
Contact Phone		Contact Email	
Order Number			
Appraisal Company Name		Contact Name	
Contact Phone		Contact Email	
Order Number			
Property Payoff Co Name		Contact Name	
Contact Phone		Contact Email	
Order Number			

\_\_\_\_\_  
Broker Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

For further questions, please contact your **American Heritage Lending, LLC Account Executive**,  
or reach out to **[clientsupport@ahlend.com](mailto:clientsupport@ahlend.com)**

