

## DSCR / No Ratio Certification

This loan is for the following state, please check the box that applies

### *No Licensing Required States*

|   |   |
|---|---|
| <input type="checkbox"/> ALABAMA              | <input type="checkbox"/> NEW HAMPSHIRE  |
| <input type="checkbox"/> COLORADO             | <input type="checkbox"/> NEW JERSEY     |
| <input type="checkbox"/> CONNECTICUT          | <input type="checkbox"/> NEW MEXICO     |
| <input type="checkbox"/> DELAWARE             | <input type="checkbox"/> NEW YORK       |
| <input type="checkbox"/> DISTRICT OF COLUMBIA | <input type="checkbox"/> OHIO           |
| <input type="checkbox"/> FLORIDA              | <input type="checkbox"/> OKLAHOMA       |
| <input type="checkbox"/> GEORGIA              | <input type="checkbox"/> PENNSYLVANIA   |
| <input type="checkbox"/> HAWAII               | <input type="checkbox"/> RHODE ISLAND   |
| <input type="checkbox"/> ILLINOIS             | <input type="checkbox"/> SOUTH CAROLINA |
| <input type="checkbox"/> INDIANA              | <input type="checkbox"/> TENNESSEE      |
| <input type="checkbox"/> KENTUCKY             | <input type="checkbox"/> TEXAS          |
| <input type="checkbox"/> LOUISIANA            | <input type="checkbox"/> VIRGINIA       |
| <input type="checkbox"/> MAINE                | <input type="checkbox"/> WASHINGTON     |
| <input type="checkbox"/> MARYLAND             | <input type="checkbox"/> WEST VIRGINIA  |
| <input type="checkbox"/> MASSACHUSETTS        | <input type="checkbox"/> WISCONSIN      |
| <input type="checkbox"/> MICHIGAN             | <input type="checkbox"/> WYOMING        |

This loan is for the following state which requires a license and I certify that we hold the required license, and that the LO is licensed as an MLO for this state.

### *Licensing Required States*

|  |   |
|--|---|
| <input type="checkbox"/> ARIZONA - Mortgage Broker or Mortgage Banker or Mortgage Commercial license | <input type="checkbox"/> NEVADA - Mortgage Banker or Mortgage Company license |
| <input type="checkbox"/> CALIFORNIA - DRE or CFL license   | <input type="checkbox"/> NORTH CAROLINA - Mortgage Broker license             |
| <input type="checkbox"/> IDAHO - Mortgage Broker license   | <input type="checkbox"/> OREGON - Mortgage Broker or Mortgage Lender license  |
| <input type="checkbox"/> MINNESOTA - Real Estate Broker license                                      | <input type="checkbox"/> UTAH - Mortgage Entity or Mortgage Broker license    |
| <input type="checkbox"/> MONTANA - Mortgage Broker license   | <input type="checkbox"/> VERMONT - Mortgage Broker license                    |

\_\_\_\_\_  
LO/Broker Signature

\_\_\_\_\_  
Date