

Express 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 MEXICO
<input type="checkbox"/> COLORADO	<input type="checkbox"/> OHIO
<input type="checkbox"/> CONNECTICUT	<input type="checkbox"/> OKLAHOMA
<input type="checkbox"/> DISTRICT OF COLUMBIA	<input type="checkbox"/> PENNSYLVANIA
<input type="checkbox"/> GEORGIA	<input type="checkbox"/> RHODE ISLAND
<input type="checkbox"/> HAWAII	<input type="checkbox"/> SOUTH CAROLINA
<input type="checkbox"/> ILLINOIS	<input type="checkbox"/> TENNESSEE
<input type="checkbox"/> INDIANA	<input type="checkbox"/> TEXAS
<input type="checkbox"/> KENTUCKY	<input type="checkbox"/> VIRGINIA
<input type="checkbox"/> LOUISIANA	<input type="checkbox"/> WEST VIRGINIA
<input type="checkbox"/> MAINE	<input type="checkbox"/> WISCONSIN
<input type="checkbox"/> MARYLAND	<input type="checkbox"/> WYOMING
<input type="checkbox"/> MASSACHUSETTS	

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"/> NEW JERSEY - Real Estate Broker license
<input type="checkbox"/> FLORIDA - Mortgage Broker or Mortgage Lender 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"/> MICHIGAN - Real Estate Broker license	<input type="checkbox"/> UTAH - Mortgage Entity or Mortgage Broker license
<input type="checkbox"/> MINNESOTA - Real Estate Broker license	<input type="checkbox"/> WASHINGTON - Consumer Loan license
<input type="checkbox"/> MONTANA - Mortgage Broker license	

LO/Broker Signature

Date