

Streamlining Your Submission Process

This guide is a valuable tool for brokers, outlining the required documentation when submitting all loan programs except DSCR to underwriting. For DSCR loans, please refer to the Wholesale Loan Submission Guide – DSCR. Following this guide ensures that all necessary information is provided upfront, allowing Ameritrust to support our broker partners with quicker reviews and faster approvals.

Documents to Submit for All Loan Programs

- Uniform Residential Loan Application – fully completed and submitted as a PDF
- Initial Fee Worksheet, or Ameritrust will use Smart Fees
- Fully executed Purchase Contract, Addendums (Purchase transactions only)
- Credit Report(s) for all applicants (Less than 90 days old on date of submission and re-issued in portal)
- Mortgage statements for each financed property
(If not escrowed or if owned free & clear, current evidence of insurance, tax bill, HOA documents or letter of explanation if no HOA)
- Private mortgages not reporting on the credit report – Copy of the Note
- If Diamond 2nd Lien – Copy of 1st Lien Note

Loan Program Specific Documentation

QM Programs (Conventional, FHA, VA, USDA)	Non-QM Programs
<ul style="list-style-type: none"> • AUS Findings (PDF version) 	<ul style="list-style-type: none"> • See full program guidelines for documentation requirements: www.ameritrusttpo.com
Income (per AUS findings):	Income: Full Documentation
Wage-Earners:	Wage-Earners (Full Doc):
<ul style="list-style-type: none"> • Most recent paystubs covering 30-day period providing YTD earnings, and • W-2(s) for most recent 1 or 2 yrs, or W-2 transcripts; or • Verification provided by FNMA approved 3rd party vendor (e.g., The Work Number) 	<ul style="list-style-type: none"> • Most recent paystubs covering 30-day period providing YTD earnings, and • W-2(s) for most recent 1 or 2 yrs, or W-2 transcripts; or • Verification provided by FNMA approved 3rd party vendor (e.g., The Work Number) <p>Note: Number of yrs depends on doc option selected</p>
Self-Employed:	Self-Employed (Full Doc):
<ul style="list-style-type: none"> • Most recent 1 or 2 yrs fed tax returns 	<ul style="list-style-type: none"> • Most recent 1 or 2 yrs fed tax returns
Rental Income (other properties):	Rental Income (Full Doc) (other properties)
<ul style="list-style-type: none"> • Most recent fed tax return (must include Schedule E), or • Lease Agreement 	<ul style="list-style-type: none"> • Most recent fed tax return (must include Schedule E), or • Lease Agreement
	Income: Alternative Documentation
	<ul style="list-style-type: none"> • Self-Employed Business Narrative Form (Required for all Alt Doc Income loans)
	Personal or Business Bank Statement:
	<ul style="list-style-type: none"> • Personal Bank Statements: 12- or 24-months consecutive statements • Business Bank Statements: 12- or 24-months consecutive statements <p>Ameritrust will accept Greenline or PDF</p>
	Rental Income (other properties):
	<ul style="list-style-type: none"> • Lease Agreement
	Profit & Loss Statement Only:
	<ul style="list-style-type: none"> • 12- or 24-month P&L Statement prepared and certified by a CPA, EA, CTEC, or Tax Attorney

Loan Program Specific Documentation – Continued on next page

	IRS Form 1099:
	<ul style="list-style-type: none">• 1099: 1- or 2-years 1099s or 1099 transcript(s)
	Written Verification of Employment:
	<ul style="list-style-type: none">• Written VOE Only:<ul style="list-style-type: none">○ FNMA Form 1005 Verification of Employment○ 2-months Personal Bank Statements
	Asset Utilization:
	<ul style="list-style-type: none">• Refer to program guidelines for complete list of allowable assets: www.ameritrusttpo.com• Most recent 3-months account statements, quarterly statements, or VOD
	Asset Documentation
	<ul style="list-style-type: none">• Most recent Account Statements (e.g., checking, savings, share, or brokerage accounts)• Verification of Deposit• Stocks/Bonds/Mutual Funds• Assets held in a Trust (Refer to full guidelines for additional requirements)• Business Accounts

Program Summaries and Full Guidelines

See individual program summaries and full guidelines at www.ameritrusttpo.com.

If you have specific underwriting questions, please contact your Account Executive.

Program Summaries [Programs | AmeriTrust TPO](#)

Full Guidelines [Full Guidelines | AmeriTrust TPO](#)