

Streamlining Your Submission Process

This guide is a valuable tool for brokers, outlining the required documentation when submitting DSCR loans to underwriting. For all other loan programs, please refer to the Wholesale Loan Submission Guide – All Loan Programs (Excluding 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 DSCR Loans

- Uniform Residential Loan Application – fully completed and submitted as a PDF (Ensure mortgages reporting on the credit report are associated with the REO on the application)
- 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 the subject property and primary residence (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 for the subject property and primary residence, not reporting on the credit report – Copy of the Note
- If Diamond 2nd Lien DSCR – Copy of 1st Lien Note

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](#)