OneTouch

BANK STATEMENT, DSCR, ITIN, ASSET DEPLETION, FOREIGN NATIONAL

Submission checklist: Non-QM

Updated November 18, 2026

Start with the standard submission checklist. Then add the section below that matches your program. Non-QM lenders differ more than agency lenders do, so we check your lender's guide at intake and tell you if anything else is needed.

Every Non-QM file

- [ ] Everything on the Conventional and Government submission checklist
- [ ] The exact lender and program name, so we pull the right guideline
- [ ] Lender's program matrix or quick reference, if you have it
- [ ] Any pre-approval, scenario desk email or exception approval from the lender

Bank statement loans

- [ ] 12 or 24 months of business or personal bank statements, all pages, per the lender's program
- [ ] Statements in English, or a certified translation
- [ ] Proof of two years of self-employment: business license, CPA letter or secretary of state filing
- [ ] Business ownership percentage and how the business is organized
- [ ] Profit and loss statement, if the lender requires one
- [ ] Expense ratio letter from a CPA or tax preparer, if the lender allows a lower ratio

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NON-QM CHECKLIST · CONTINUED

DSCR (investor) loans

- [ ] Current lease for every unit, or market rent from the appraisal (Form 1007 or 1025)
- [ ] Proof of the security deposit and first month's rent, if the lease is new
- [ ] Entity documents if the loan closes in an LLC: articles of organization, operating agreement, EIN letter and certificate of good standing
- [ ] List of all members of the entity with ownership percentages
- [ ] Signed business purpose and occupancy attestation
- [ ] Proof of reserves per the lender's guide
- [ ] Landlord or rental property insurance quote or policy

ITIN loans

- [ ] IRS ITIN assignment letter or CP565 notice
- [ ] Unexpired passport, consular ID or other ID the lender accepts
- [ ] Two years of tax returns filed under the ITIN, all pages
- [ ] Income documents per the lender's guide: paystubs, W-2s, 1099s or bank statements
- [ ] Proof of residence history, if the lender requires it
- [ ] Alternative credit references if the borrower has a thin credit file

Asset depletion or asset qualifier

- [ ] Statements for every asset account covering the period the lender requires
- [ ] Proof the assets are seasoned and belong to the borrower
- [ ] Terms of any retirement account, so withdrawal rules can be documented

Foreign national

- [ ] Unexpired passport and visa, or the entry documents the lender accepts
- [ ] Foreign credit reference letters, if the lender requires them
- [ ] Proof that funds for closing are in a U.S. account, or the lender's wiring rules
- [ ] Letter from the borrower's employer or CPA, if the lender requires one

Lender guidelines control what is required on each loan. We confirm the exact list for your lender and program during intake and flag anything missing the same day.

Ready? **Hand off your next file** at myonehome.com/send-us-one-file or call 313-744-0033.