

WAREHOUSE LINE REFERRALS NON-QM CORRESPONDENT

Banc of California

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Comments: Each client is evaluated independently, and term sheets are custom to the needs of the Lender. To begin the dialogue, Zoila requires the following:

- 2 Years Audited Financial Statements
- Most Recent Interim Financials

NexBank, SSB

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Comments: Contact Representative, referrals accepted, and lines are by invitation only. Flexible terms based on Lenders' business needs.