

Quick Step Guide

Bank Statement Income Calculation Request

The Plaza Home Mortgage Solutions Non-QM program offers the ability to use business or personal bank statements to determine qualifying income for self-employed borrowers. This Quick Step Guide provides directions on how to submit bank statements to Plaza for review and determination of the monthly income. The review option is available for loans that are still scenarios. Loan must not have been submitted to underwriting for credit approval.

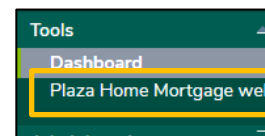
Document Requirements for Bank Statement Income Review

- For the most accurate income calculation, we'll need:
 - 12 or 24 months personal bank statements, or
 - 12 or 24 months business bank statements. Along with business bank statements, we'll need either a business expense statement letter or a P&L matching the time period of the bank statements provided.
- Bank statements should be the most recent 12 or 24 months.

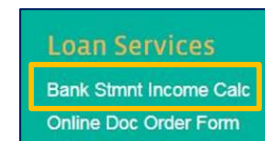
Note: For additional requirements on the Plaza Solutions Non-QM program, please refer to the Program Guidelines.

Submitting Documents for Review

Step #1 – After logging into BREEZE, click on the **Plaza Home Mortgage webpage** link located in the **Workflow** on the left hand side of the page. This will take you to the Plaza Client Portal.



Step #2 – On the right hand side of the page under **Loan Services**, there is a link labeled **Bank Stmt Income Calc**. Click on that link.



Step #3 – You will be taken to a request form where you will be able to fill out the request and upload the bank statements. Complete the following information:

Name = Your First and Last Name

Email = Your email address. This is the email address the income determination will be sent to

Plaza Account Executive = Enter your Plaza Account Executive's name

Comments = Enter any comments that you think are relative to the determining of the income

Step #4 – You will attach documents by selecting **Choose File** and browsing your computer for the document file to be uploaded. There are three open spaces to upload files. It is recommended that bank statements be combined together, in month order and into one file, when uploading rather than submitting them individually.

Step #5 – When all the information has been uploaded and is ready for review, click on the **Submit** button.

Once the bank statements have been reviewed by Plaza, you will receive an email outlining the monthly income that's been determined from the bank statements. This determination is not a commitment to lend and the loan will still be subject to full underwriting by Plaza.

Step #6 – Once the income has been determined, you can continue processing the loan file in BREEZE and then submit to Plaza when ready for full underwriting.

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