

Minute	Focus	Key Questions	Action / Decision Trigger
1	Timeline & Intent	<ul style="list-style-type: none"> • Under contract? • Rate expiring? • Ready to write offer this month? 	<p>If “just exploring,” tag as nurture and set check-in. ✔ Proceed if active; ✗ Nurture if not.</p>
2	Funds to Close	<p>Purchase: Down payment + closing costs. Refi: Value vs liens. Quick LTV check.</p>	<p>✗ No meaningful funds/equity = stop. ⚠ High LTV = tighter restrictions (esp. condos).</p>
3	Credit Signal	<ul style="list-style-type: none"> • Any recent lates, open BK, or unpaid housing judgments? • Tradeline depth & score range. 	<p>✗ Multiple lates or thin file = stop. Request soft pull if unclear.</p>
4	Income Fit for Non-QM	<p>DSCR: Rent vs PITI. Bank Statement: Avg deposits. P&L Only: P&L from the accountant. Foreign National: Passport, seasoned funds.</p>	<p>✗ Missing docs or mismatch = pause/reset expectations.</p>
5	Property & Occupancy	<ul style="list-style-type: none"> • SFR, condo, 2–4 unit, manufactured. • Primary, second home, investment. 	<p>⚠ High-friction (condotels, manufactured) may require special programs & lower LTVs.</p>