EXHIBIT "A"

"COMMERCIALLY REASONABLE MEANS OR MECHANISM" WORKSHEET

Date:	Loan #: MIN:
Property Address: Borrower:	
use any "commercially reasonable means or mechanapplying. There is no requirement that you enter	evada Revised Statute 598D.100 requires the mortgage company named below to nism" to verify that you have the ability to repay the home loan for which you are into any proposed loan transaction even though you may have submitted are all of the terms set forth below are accurate and that you agree to them.
To Be Completed by Borrower (complete as	applicable):
The purpose of this loan is to purchase a home or The loan is a fixed rate or adjustable interest rat	refinance a current home loan. e loan.
My monthly pre-tax income is \$ I as proof of this income.	have or have not submitted pay stubs or tax returns to the mortgage company
The mortgage company has discussed with me (Sele	ct all that apply.):
My credit history and credit score My current sources and amounts of income a reasonably foreseeable future The information required on my loan applicat That if I have applied for an adjustable ra	te loan, the interest rate may increase and my monthly payments may go up
substantially on and after the first change Other: List	date
I have carefully reviewed any and all rate loan disclo	ncial ability to repay the loan for which I have applied. osures that have been provided to me, and agree that even if the interest rate on my ents increase as a result, I can still afford to repay the loan.
- BORROWER DATE	-
- BORROWER DATE	

$$\label{eq:local_local_local_local_local} \begin{split} &\text{Income Documentation Worksheet NRS 598D.100} \\ &\text{MLD Form 504 Rev. } 01/2020 \\ &\text{Page 1 of 2} \\ &\text{ 12913.137} \end{split}$$

This is a:		
Full document loan		
Low document loan		
No document loan		
Stated income loan		
Other (describe):		
I have verified the income amou	nt provided by the Borrower by:	
Salary.com		
U.S. Department of Labor		
Other (specify) (for examp	ple, VOE, pay stubs):	
I have also discussed with the worksheet.	Borrower the items he/she has checked abo	ve, and have given him/her a completed copy of thi
I certify under penalty of perjury	that the above is true and correct.	
Name of Mortgage Company:		
MLD License Number:		
Name of Mortgage Loan Origina	itor	
Mortgage Loan Originator NML	S ID	
By:		
Signature	Date	

To Be Completed By Mortgage Company: