

PCG Non-QM Required Forms

Form & Purpose	When Required
Non-QM Occupancy Certification Form: States how the Borrower intends to take occupancy	All Non-QM Loans
Non-QM Business Purpose & Occupancy Affidavit: Formal, sworn statement confirming loan proceeds are strictly for business purposes and not for personal, family, or household use	All Business Purpose Loans
Non-QM Personal Guaranty Agreement Form: An agreement that makes an individual personally liable for the debt if the business entity defaults	When Note is signed with a Business Entity rather than signed Individually
Non-QM Consent of Spouse Form: Non-Borrowing Spouse's acknowledgement and consent to the personal guaranty in states where marital assets are shared	When the loan is signed with a personal guaranty, the spouse is not included on the loan, AND it is in a community property state*

* **Community Property States:** AK, AZ, CA, FL, ID, KY, LA, NV, NM, NY, SD, TN, TX, WA, and WI

4.21.26



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