

INITIAL DOCUMENTATION CHECKLIST:

1. 1003 Loan Application (Signature Required/Included in package)
2. Borrower Signature Authorization Form (Wet Signature Required/Included in package)
3. Declaration of Non-Owner Occupancy (Signature Required/Included in package)
4. Borrower Letter of Experience & Explanation (Signature Required/Included in package)
 - a. Provide portfolio/resume with examples of past work (optional)
5. 3 months complete bank/financial statements – all pages
6. Photocopy of valid ID
7. If title will be held in Corporation/LLC, please provide...
 - a. Articles of Incorporation/Organization
 - b. Bylaws/Operating Agreement
8. For purchase transactions – provide fully executed purchase contract (not expired)
9. For refinance transactions – provide mortgage statement
10. Contact info for individual that can provide interior access to subject property
11. If Property requires rehab, provide rehab bid/itemized list of work with associated costs
12. If property is currently leased, provide...
 - a. Executed lease agreement(s)
 - b. Rent Roll and P&L Statement (If multi-unit)
13. Escrow/Title/Closing Company contact information
14. Insurance declaration page – ask your AE about policy requirements

*Please note that we require the following on all of our loans:

- Impound account for Taxes & Insurance on all loans.