

INITIAL DOCUMENTATION CHECKLIST:

COMPLETED

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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. 2 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:

- ACH (Automatic Payments). ACH enables you to electronically & automatically make your mortgage payments directly from your checking or savings account.
- Impound account for Taxes & Insurance on 2 & 4 year loan terms.
- All loans are fixed rate with interest only payments. Balloon payment due at end of term.