

Borrowers Name\_\_\_\_\_Date\_\_\_\_\_

Property Address\_\_\_\_\_

Value/Sales Price\_\_\_\_\_Loan Amount\_\_\_\_\_

Down Payment\_\_\_\_\_

- |                                   |                                    |                                   |   |
|-----------------------------------|------------------------------------|-----------------------------------|---|
| <input type="checkbox"/> Purchase | <input type="checkbox"/> Rate/Term | <input type="checkbox"/> SFR      | <input type="checkbox"/> Units                    |
| <input type="checkbox"/> Condo    | <input type="checkbox"/> Refi      | <input type="checkbox"/> Cash-Out | <input type="checkbox"/> Impounds Taxes/Insurance |

### ALL FILES

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Signed Loan Application | <input type="checkbox"/> Borrower Authorization Form | <input type="checkbox"/> Copy of Drivers license |
|--|--|--|

### SALARIED APPLICANTS

- ☐ Complete Paystubs – Covering full 30 days
- ☐ 2019 W2's
- ☐ 2020 W2's
- ☐ 2019 Signed Federal tax returns w/ all schedules / all pages
- ☐ 2020 Signed Federal tax returns w/ all schedules / all pages

### SELF EMPLOYED APPLICANTS

- ☐ 2019 Signed Federal tax returns w/ all schedules / all pages
- ☐ 2020 Signed Federal tax returns w/ all schedules / all pages
- ☐ Copies of K1's – 2019
- ☐ Copies of K1's – 2020
- ☐ If own more than 25% - signed copies of Partnership Returns / 1120's for 2019
- ☐ If own more than 25% - signed copies of Partnership Returns / 1120's for 2020
- ☐ Signed YTD profit and loss and balance sheets for each business that you own.

### MISC INCOME (If applicable)

- ☐ Rental Income – Copies of lease/rental agreement
- ☐ Alimony/Child Support – Copy of recorded divorce decree and settlement agreement.
- ☐ Social Security/Pension/Disability Income – Copy of SS award letter

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### ASSETS

- ☐ Checking/Savings – Copies of bank statements for past 2 months – ALL PAGES
- ☐ Gift from Family – Gift Letter from Donor and verification of the source of funds (example: copy of bank account all pages)
- ☐ Securities – Stock Brokerage or Money Market statements for past 2 months – ALL PAGES
- ☐ Retirement Accounts –copies of past 2 months or 1 quarterly / ALL PAGES
- ☐ Proceeds from sale of residence – if sale is completed, need copy of Final HUD1
- ☐ Proceeds from sale of residence – if sale is NOT completed – need copy of purchase contract for the sale and estimated HUD1
- ☐ Deposits – Letter of explanation and copy of the deposit (this is for all deposits over \$500)
- ☐ Source of funds to close + source of escrow deposit. Documented to show leaving account, copy of cancelled check and or wire

### PROPERTY DOCUMENTATION

- ☐ Homeowners Insurance Policy – Declarations Page (need annual premium) – for all properties owned
- ☐ Copy of current mortgage statements for all properties owned.
- ☐ Copy of NOTE for 2nd - if subordinating current 2nd TD.
- ☐ Copy of Trust and/or Trust Cert
- ☐ HOA Contact information in order to obtain: HOA Cert, insurance and Budget
- ☐ Copy of lease agreements for all rental props owned

### BORROWER ACKNOWLEDGES THE FOLLOWING

Do not make any significant financial purchases during the loan process

A final credit check will be performed prior to close; there cannot be any adverse items at this time

No Credit purchases – borrower cannot obtain any new debt previously undisclosed

No changes in employment if possible

No movement of any assets during the loan process

Borrower\_\_\_\_\_Date\_\_\_\_\_

Borrower\_\_\_\_\_Date\_\_\_\_\_