

BORROWER INFORMATION

Borrowers Name _____ Date _____

Property Address _____

Value/Sales Price _____ Loan Amount _____

Down Payment _____

- Purchase Rate/Term SFR Units
 Condo Refi Cash-Out Impounds Taxes/Insurance

DOCUMENTS & ALL FILES

- Signed Loan Application Borrower Authorization Form Copy of Drivers License

SALARIED APPLICANTS

- Complete Paystubs – Covering full 30 days
 2021 W2's
 2022 W2's
 2023 W2's
 2021 Signed Federal tax returns w/ all schedules / all pages
 2022 Signed Federal tax returns w/ all schedules / all pages
 2023 Signed Federal tax returns w/ all schedules / all pages

SELF EMPLOYED APPLICANTS

- 2021 Signed Federal tax returns w/ all schedules / all pages
 2022 Signed Federal tax returns w/ all schedules / all pages
 2023 Signed Federal tax returns w/ all schedules / all pages
 Copies of K1's – 2021
 Copies of K1's – 2022

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

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 _____