



Loan Checklist for All Loans

A properly documented loan application makes your loan process go smoothly. This checklist will help you gather your paperwork.

Purchase Transactions

- (2) One month of current paystubs
- (2) Years of Tax Returns, W-2's and All schedules if self employed
- (2) Months of Current Bank Statements or 401k Statements (All Pages Showing Funds to Close)
- (2) Forms of Identification, Drivers Licenses and Social Security Card
- VA Loans: Copy of your Certificate of Eligibility from the Veteran's Administration, and your discharge papers (form DD214)
- Copy of Purchase/Sale Agreement

Refinance Transactions

- Copy of Note & Deed of Trust.
- Copy of HUD 1 Settlement Statement.
- Copy of Survey, Tax Statements & Insurance Dec Page
- Copy of Current Mortgage Statement
- Copy of Most Recent 30 Day Payoff Statement

Fix and Flip/Fast Cash Investor Loan Program

- 2 Months of Bank Statements Showing Funds to Close
- Corporate Documents
- Repair Estimate/Budget for Construction
- Comparable Sales/BPO
- Copy of Purchase Contract/Sales Agreement
- Rent Rolls (if tenant occupied)

No Hassle New Construction Loan Program

- Purchase Contract/Deed of Trust Showing Ownership
- Plans and Specifications/Construction Budget
- CMA Competitive Market Analysis/5 Interior/Exterior Pictures
- 3 Months Bank Statements Showing Evidence of Funds to Close 20% of Sales Price
- Driver's License and Social Security Card
- Corporate Documents/LLC Documents- Must be in good standing

- Copy of Builders Risk Insurance
- Copy of Voided Check/Wiring Instructions for Draws

Bank Statement Program

- Bank statement deposits used to qualify
- 24 months' personal bank statements (Personal and Business)
- Year to Date P&L
- Copy of Business License/DBA/LLC
- Copy of Purchase Contract/Sales Agreement

Foreign National Program

- (2) One month of current paystubs
- (2) Years of Tax Returns, W-2's and All schedules if self employed
- (2) Months of Current Bank Statements or 401k Statements (All Pages Showing Funds to Close)
- (2) Forms of Identification, Drivers Licenses and ITIN Number
- Copy of Purchase Contract/Sales Agreement