

ASPIRE Bank Statement Checklist

Please upload all documents through our broker portal.

**FL Submission Form**

**FL Business Narrative**

**Current Mortgage Statements**

* May substitute note for subject property 1st mortgage
* Include HOI, HOA (if applicable), and Tax info on all properties owned

**Assets – Down Payment, Closing Costs, Etc. (if purchase, piggyback, or R/T refinance)**

* 2 months consecutive bank statements (if different from income bank statements)
* Include any asset statements such as 401k, IRA, etc., if being used for reserves showing sourcing and seasoning of funds for the down payment (if purchase) and reserves (if required per program) {if different from income bank statements}

**Property**

* Purchase Contract (if purchase)
* Prelim within 60 days of submission or Property Profile (if refinance)
* Escrow Instructions to include vesting
* 1076 Condo Cert (if required)

**Income**

* Verification of 2 years of self-employment through CPA, Tax-Preparer, or licensing bureau
* Verification of 2 years of business existence through CPA, Tax-Preparer, licensing bureau, or website
* Check with AE on method-specific requirements