

Please Note: We will NOT accept bulk upload packages. Please upload individually to the appropriate document type

- **Cover Letter explaining the overview of the loan (template provided)**
- **Signed/Dated completed SS89 (Must be Wet Signed)**
- **Current Mortgage Statements**
 - o Include HOI, HOA (if applicable) and Tax info on all properties owned
- **Assets – Down Payment, Closing Costs, Etc.**
 - o 2 months consecutive bank statements (if different from income bank statements)
- **Property**
 - o Purchase Contract (if Purchase)
 - o Prelim within 60 days of submission
 - o Property Profile (If Refi)
 - o Escrow Instructions to include vesting
 - o Condo Cert (if required) – FundLoans will provide correct form
- **Income/Assets:**
 - o **See Account Executive for details on how the Asset Only is being calculated, as it is program and credit grade specific.**
 - o Borrower(s) must provide a minimum 6 statements (180 days seasoning) from accounts being used for assets and meet seasoning requirement below:
 - Assets used for qualifying must be seasoned for 180 days, unless exception is granted.
 - Net Assets: If the assets, or a portion of the assets, are being used for down payment or closing costs, those assets should be excluded from the balance before analyzed for income qualification
- **1003 Instructions:**
 - o Please leave the Income and Employment sections of the 1003 blank