

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 subject property.
- **Assets:**
 - o 2 Months of bank statements showing sourcing and seasoning of funds for down payment (if purchase) and reserves (if required per program)
- **Property:**
 - o Purchase Contract (if purchase)
 - o Prelim within 60 days of submission
 - o Property Profile (if refinance)
 - o Escrow instructions to include vesting
- **If Rate/Term Refinance, or Cash-Out Refinance:**
 - o Existing lease agreement
 - o If subject property leased on a short-term basis utilizing an on-line service such as Airbnb; gross monthly rents can be determined by using a 12-month look back period and either 12-monthly statements or an annual statement provided by the on-line service to document receipt of rental income. If documentation can't be provided covering a 12-month period, property will be considered unleased.
- **1003 Instructions:**
 - o The 1003 needs to be completed in its entirety, in exception to sections 4 (IV), 5 (V), and 6 (VI). See below for details:
 - Section 4 (IV): Leave completely blank
 - Section 5 (V): Leave completely blank
 - Section 6 (VI): Fill in Liabilities and SoREO only.
 - SoREO: Provide only property addresses, values, and amount of mortgage lien. Please leave gross income, payments, T&I, and Net Rental Income blank.

Restrictions and Important Notes – If Any of the Below Are of Concern, Please See Your Account Executive

- DSCR may adjust max LTV and pricing
- First-Time Investor max LTV is 70%
- No gift funds permitted