

# FUNDLOANS | 2-Year Full-Doc Checklist

**\*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)**
- **Signed/Dated completed 4506T**
- **Current Mortgage Statements**
  - o Include HOI, HOA (if applicable) and Tax info on all properties owned
- **Assets – Down Payment, Closing Costs, Reserves, Etc.**
  - o 2 months consecutive bank statements
  - o Include any asset statements such as 401k, IRA, etc. if being used for reserves
- **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**
  - o Written VOE completed in its entirety
    - IF written VOE has OT, Commissions or Bonus income and using to qualify – MUST provide 2- year breakdown history
  - o Paystubs - 30 days consecutive showing YTD
  - o 2-Years of W2's
  - o 2-Years of 1040's (if rental income is being used, include Schedule E)
  - o **If Self Employed:**
    - 2-Years Business & Personal returns with all schedules for borrowers owning more than 25% of business and K1's, if applicable;
      - Provide CPA letter or business license
    - P&L and Balance Sheets
    - If an extension was filed, provide full year of P&L and Balance Sheet (for year extended), as well as year-to-date P&L and Balance Sheet.
  - o Rental Agreements, if applicable