

Full Doc Checklist (1-year)

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

*** All documents must be dated within 30 days of submission date***

- **Cover Letter explaining the overview of the loan (template provided)**
- **Signed/Dated completed SS89 (Must be Wet Signed)**
- **Current Mortgage Statements**
 - Include HOI, HOA (if applicable) and Tax info on all properties owned
- **Assets – Down Payment, Closing Costs, Reserves, Etc.**
 - 2 months consecutive bank statements
 - Include any asset statements such as 401k, IRA, etc. if being used for reserves
- **Property**
 - Purchase Contract (If Purchase)
 - Property Profile (If Refi)
 - Prelim w/in 60 days of u/w
 - Escrow instructions to include Vesting
- **Income**
 - Paystubs - 30 days consecutive showing YTD
 - 1-Year of W2's
 - 1-Year of 1040's (if rental income is being used, include Schedule E)
 - If Self Employed:
 - 1-Year 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