



BORROWER ITEMS NEEDED LIST

ITEMS CHECKED BELOW ARE REQUIRED AS SOON AS POSSIBLE FOR YOUR LOAN
TO BE APPROVED AND CLOSE ON TIME

- Copy of **valid** Drivers License (All Borrowers)
- Copy of ID or Passport
- Two most recent (consecutive) bank statements with **all pages** (even if blank) for all accounts
- Balance Sheet/ Debt-to-Income Statement
- Last 2 years W-2's and/or 1099's
- Last 3 years personal tax returns with all pages
- Last 3 years business tax returns with all pages
- Year to date P&L statement if you own a business
- One month **most recent** pay stubs
- Copy of cleared earnest money check
- Accounts Receivable Aging
- Equipment/Inventory Listing
- Certificate of Formation
- Certificate of Filing
- Partnership Agreement
- Articles of Incorporation
- TakeOut Letter
- Specs/Plans/Budget
- Construction

Please contact me if you have any questions!

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