

Income / Investment Properties

Includes all 1 to 4-unit residential rental properties, commercial, mixed-use, specialty-use, hotels, and multifamily 5+ unit properties that are being purchased or refinanced.

NEEDED FOR INITIAL LOAN REVIEW & TERM SHEET

(Templates are available upon request)

- Rent Roll - Commercial | Residential & Multifamily
 - T12 or Property Operating Statement
 - Schedule Real Estate Owned
 - Borrower Loan Application or PFS
 - Purchase & Sale Agreement or Executed LOI to purchase (if purchase)
 - Scope of Work & Budget (if rehab involved)
 - Project History Resume (if rehab involved)
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NEEDED FOR FINAL UNDERWRITING

- Appraisal ***(if available)***
- Bank / Investment Statements showing cash position
- Credit Report ***(if available)***
- Borrower ID
- 3-Years personal and business tax returns ***(Bank Financing Only)***
- Articles of Formation - Entity
- EIN Letter / Entity EIN Confirmation
- Entity Certificate of Good Standing
- Corp / LLC Operating Agreement
- Most recent mortgage statement ***(if refinancing)***

Rehab / Ground-Up Construction

Includes all 1 to 4-unit residential properties, commercial, mixed-use, specialty-use, and multifamily 5+ unit properties that are being purchased or refinanced with the intent to rehab or complete ground-up construction, then refinance to hold long-term or sell upon rehab/construction completion.

- Scope of Work & Budget
- Project History Resume
- Schedule Real Estate Owned
- Proforma Operating Statement **(if investment)**
- Proforma Rent Roll **(if investment)**
- Construction / Rehab / Fix & Flip Loan Application or PFS
- Appraisal **(if available)**
- Bank / Investment Statements showing cash position
- Purchase & Sale Agreement or Executed LOI to purchase **(if purchase)**
- Credit Report **(if available)**
- Borrower ID
- 3-Years personal and business tax returns **(Bank Financing Only)**
- Articles of Formation - Entity
- EIN Letter / Entity EIN Confirmation
- Entity Certificate of Good Standing
- Corp / LLC Operating Agreement
- Most recent mortgage statement **(if refinance)**

Owner-user Commercial Loan (Purchase & Refinance)

Includes all commercial, mixed-use, and specialty-user properties where the property owner occupies space for their own business or intends to occupy space for their business.

- Rent Roll **(if multi-tenant)**
- T12 / Operating Statement
 - **(Year-to-date & Previous Year)**
- Schedule Real Estate Owned
- Borrower Loan Application or PFS **(if available)**
- Appraisal **(if available)**
- Owner's business P&L **(Year-to-date & Previous Year)**
- Owner's business balance sheet
- Bank / Investment Statements showing cash position
- Purchase & Sale Agreement or Executed LOI to purchase **(if purchase)**
- Credit Report **(if available)**
- Borrower ID
- 3-Years personal and business tax returns **(Bank Financing Only)**
- Articles of Formation - Entity
- EIN Letter / Entity EIN Confirmation
- Entity Certificate of Good Standing
- Corp / LLC Operating Agreement
- Most recent mortgage statement **(if refinancing)**

SBA Loan Documents

Document templates will be provided per the specific borrower type upon review.