



DOCUMENTS REQUIRED – REFINANCE

Please provide our office with the following information so we may process your application in a timely manner. **PLEASE READ CAREFULLY AND FOLLOW INSTRUCTIONS IN ORDER TO PREVENT DELAYS**

SELF-EMPLOYED OR COMMISSIONED:

- **Year-to-date Profit and Loss Statement.**
- **Provide all corporate documents:**
 - Bylaws or Operating Agreement
 - EIN letter from IRS
 - Articles of Incorporation/Organization
 - Shares Certificate (if applicable)
 - Certificate of Status

If funds from the business will be used for the transaction then please provide letter from accountant stating that using funds from the business will not have a negative impact on the business.

BANK STATEMENT PROGRAM:

Please provide copies of the last 24 months:

- _____ Personal Checking Bank statements **(INCLUDE ALL PAGES).**
- _____ Business Checking Bank Statements **(INCLUDE ALL PAGES).**

ASSETS:

Please provide copies of the last 2 months:

- Personal Checking or Savings bank statements **(INCLUDE ALL PAGES)**
 - **Borrower must have 3 months in monthly payments for reserves after closing to demonstrate to the lender liquidity.**

OTHER DOCUMENTATION:

- **If you own additional real estate, please provide Mortgage Statements, Insurance Declarations Page, and HOA statement (if applicable)**
- **Copy of Rental Lease Agreement for any rental property you own or if you rent please provide a current lease Agreement.**
- **Copy of Driver's License, Passport, Social Security Card, Resident Alien Card (front and back, if applicable).**
- **Please complete GLC Loan Application found on our website: www.global-lending.us**

- **Check payable to Global Lending Corp. for application fee \$250.00. The application fee is non-refundable should you not close, however it is credited towards your closing costs at closing. The application fee is only given at the time it is determined that you are pre-approved by the loan officer and all requested documentation has been provided.**