



The power of yes.

## 12-24 MONTHS BUSINESS & PERSONAL BANK STATEMENT PROGRAM

Broker's Name:		Current Date:	
Borrower's Name:		Property Address:	
Check if submitted	REQUIRED DOCUMENTATION	Internal Use Only	
		Received	Missing
<b>REQUIRED DOCUMENTATION FOR INITIAL DISCLOSURES</b> (MUST BE RECEIVED WITHIN 24 HOURS OF LOAN SUBMITTAL)			
<b>GENERAL</b>			
	Credit report (Tri-Merge Credit report using subject property or local address) <b>NOTE: If credit report is not from an A&amp;D approved agency, A&amp;D will repull credit report. Credit report cannot be older than 60 days.</b>		
	Copy of the borrower's ID (Passport or Driver License) and Social Security Card		
	Submission Form (Fees)		
<b>DOCUMENTATION BELOW IS REQUIRED FOR LOAN TO BE SENT TO UNDERWRITING</b>			
<b>INCOME</b>			
	12 - 24 months of complete bank statements, all pages (ensure all months are included)		
	Evidence of ownership of the business		
<b>ASSETS</b>			
	Most recent account statements cover two full months, all pages for closing costs and reserves **		
	Purchase Transactions: Evidence of Earnest Money Deposit		
<b>APPRAISAL AND PROPERTY</b>			
	Appraisal cannot be older than 60 days at time of submission		
	PURCHASE TRANSACTIONS: Fully executed contract, with all addendum(s) (if applicable)		



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TITLE AND OWNERSHIP			
	Properties to be held in an LLC require: Articles of Incorporation, Operating Agreement		
	Properties to be held in a corporation require:		
	Properties to be held in a Trust require: Copy of the Trust or a signed attorney opinion letter		
PERMANENT RESIDENT ALIEN/NON-PERMANENT RESIDENT ALIEN			
	Copy of borrower's passport and unexpired visa *		
	Valid employment authorization must be provided if visa is not sponsored by current employer		
<p><i>*NOTE: All documents must be translated to English by a certified translator</i></p> <p><i>**All currency must be translated to US Dollars</i></p>			
COMMENTS:			