



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
GENERAL			
	Credit report (Tri-Merge Credit report using subject property or local address) NOTE: If credit report is not included, A&D will pull credit upon receipt.		
	Copy of the borrower's passport and unexpired visa good for 6 months or greater *		
	Purchase Contract (if applicable)		
INCOME			
	12 OR 24 months of complete bank statements, all pages (ensure all months are include)		
ASSETS			
	Most recent account statements cover two full months, all pates for closing costs and reserves **		
	All large deposits that exceed 50% of gross income, must be documented **		
	Purchase Transactions: Evidence of Earnest Money Deposit		
APPRAISAL AND PROPERTY			
	For transferred appraisal, must have AIR Certificate, transfer letter, SSRs (FNMA and FHLMC)		
	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: Articles of Incorporation, Bylaws with ownership breakdown		
	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		
<i>*NOTE: All documents must be translated to English by a certified translator</i> <i>**All currency must be translated to US Dollars</i>			
COMMENTS: <div style="border: 1px solid black; height: 300px; margin-top: 5px;"></div>			