



The power of yes.

## DSCR 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) <b>NOTE: If credit report is not included, A&amp;D will pull credit upon receipt.</b>		
	Copy of the borrower's passport and unexpired visa good for 6 months or greater *		
	Purchase Contract (if applicable)		
DSCR SPECIFIC			
	Full asset statements, all pages, 6-month seasoning required		
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		

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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)		
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            **All currency must be translated to US Dollars</i>			
COMMENTS:			