



The power of yes.

FULL DOCUMENTATION PROGRAM

| Broker's Name: | | Current Date: | |
|---|--|-------------------|---------|
| Borrower's Name: | | Property Address: | |
| Check if submitted | REQUIRED DOCUMENTATION | Internal Use Only | |
| | | Received | Missing |
| REQUIRED DOCUMENTATION FOR INITIAL DISCLOSURES (MUST BE RECEIVED WITHIN 24 HOURS OF LOAN SUBMITTAL) GENERAL | | | |
| | Credit report (Tri-Merge Credit report using subject property or local address) NOTE: If credit report is not from an A&D approved agency, A&D will repull credit report. Credit report cannot be older than 60 days. | | |
| | Copy of the borrower's ID (Passport or Driver License) and Social Security Card | | |
| | Submission Form (Fees) | | |
| DOCUMENTATION BELOW IS REQUIRED FOR LOAN TO BE SENT TO UNDERWRITING | | | |
| INCOME | | | |
| | Most recent W2 for 1 year or 2 years | | |
| | Most recent paystub covering at least 30 days YTD earnings | | |
| | Most recent 1040 for 1 year or 2 years for self-employed borrower or rental income | | |
| | Verification of other sources of income | | |
| | 1099 for past two years and Verification of year-to-date income via paystub, written VOE or other 3 rd party verification | | |
| ASSETS | | | |
| | Most recent account statements cover two full months, all pages for closing costs and reserves ** | | |
| | Purchase Transactions: Evidence of Earnest Money Deposit | | |

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| APPRAISAL AND PROPERTY | | | |
|---|--|--|--|
| | 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</i> <i>**All currency must be translated to US Dollars</i> | | | |
| COMMENTS: | | | |
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