

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

REQUIRED DOCUMENTATION FOR INITIAL DISCLOSURES (Must be received within **24 hours** of loan submission)

GENERAL

	Credit report (Tri-Merge Credit Report using subject property or local address) NOTE: Credit report should be from a credit agency approved by Freddie Mac and/or Fannie Mae and cannot be older than 60 days		
	Copy of the borrower's ID (Passport or Driver License)		

DOCUMENTATION BELOW IS REQUIRED FOR THE LOAN TO BE SENT TO UNDERWRITING

INCOME

	12/24 months of complete and more recent bank statements, ensure all pages and all months are included (a CPA letter is required if the expense ratio is below 50%)		
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APPRAISAL AND PROPERTY

	Order appraisal after disclosure is signed If transferred appraisal, contact your AE for more information		
	PURCHASE TRANSACTIONS: Fully executed contract with all addendum(s) (if applicable)		

PERMANENT RESIDENT ALIEN/NON-PERMANENT RESIDENT ALIEN

	Copy of borrower's passport and unexpired visa *		
	Valid employment authorization must be provided if the visa is not sponsored by the current employer		

*NOTE: All documents must be translated into English by a certified translator

**All currencies must be converted to US dollars

