



The power of yes.

JUMBO FULL DOCUMENTATION

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 2 years		
	Most recent paystub covering at least 30 days YTD earnings		
	Most recent 1040 for 2 years for self-employed borrower or rental income		
	Verification of other sources of income		
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:			