



The power of yes.

WRITTEN VERIFICATION OF EMPLOYMENT 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				
	Written Verification of Employment indicating income only *			
	Last two months bank statements, all pages, supporting qualifying income *			
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:			