

Requested Documentation from the borrower(s): (Do the best you can)

Completed 1003 loan application form, (attached for multifamily/apartments/5+ Units)
Personal Financial Statement, (attached for Commercial and Industrial Property conventional financing)
Personal Financial Statement, (attached for Commercial and Industrial Property SBA financing)
Part 2 Personal Financial Statement, (attached if SBA)
Statement of Personal History, (attached SBA)
Schedule of Real Estate, (attached)
All forms signed and dated:
 Statement of Information form, (attached)
 Application fee for credit report, (attached)
 California Insurance Disclosure, (attached)
 Credit Authorization, signed and dated by borrower, (attached)
 Notice To Applicant, (attached)
 Privacy Policy and Disclosure, (attached)
 4506-T form, (attached)
 INS authorization form, (attached if a resident alien)
Accounts receivable & accounts payable form (attached for all businesses you own 20% or more of if SBA)
Subject Property Income and Expense statement form most recent YTD and previous 2 years, (attached)
Rent Roll on subject property, (see attached for multifamily/apartments/5+ Units and for multi-tenant commercial property)
Environmental Survey Questionnaire form, (attached)
Debt schedule form (attached for all businesses you own 20% or more of if SBA)
Full time On Site Manager, (if borrower is not on site), to complete Statement of Personal History and part 2, (attached SBA)

Drivers License

Passport

Social Security card/Visa/Government ID

Resident Alien Card, (if you are a resident alien)

3 months bank statements, all pages, all accounts, checking, savings, stocks, bonds, mutual funds, money markets, cd's savings, IRA's Keogh's, 401k's other retirement accounts.

3 years full complete Federal tax returns, all pages, all schedules, SIGNED

 Personal 1040's, Corporate, 1120's, Partnership 1065's, ALL K-1's

Profit and loss and balance sheets ytd and past 3 years all businesses owned

Most recent paycheck stubs (30 days), (if you are a w-2 employee)

3 years W-2's, (if you are a w-2 employee)

3 Years 1099's, (if you receive dividends, social security, pension or retirement income)

Social Security Award Letter, (if you receive social security income)

Retirement Award Letter/Statement of Benefits, (if you receive retirement or pension income)

Businesses most recent P & L and balance sheet covering year to date and previous 3 years

Check made payable to Kroll Factual Data for \$, (\$25 per person), for credit reports

Personal and Business Resume outlining qualifications/history of owning/operating subject property and business

Tax bill, mortgage statement and HOA bill or insurance declarations page for each property owned

Property deficiencies, deferred maintenance ?

Management company information, plan, history written by borrower, (who manages or will manage the property)

If a refinance;

Purpose of refinance letter, (what are the benefits of refinancing ?, Why are we doing this ?)

Copy of current note on subject property (to verify prepayment penalty information)

List of major repairs and capital replacements for the previous 12 months

All Leases on Subject Property, (executed and signed by tenants)

Reciprocal use agreements for shared recreational facilities, parking areas, private streets, etc.

Tax bill, mortgage statement and HOA bill or insurance declarations page for the subject property

Proof of original cash injection (for initial purchase and improvements if SBA)

Business License, (for subject business if SBA)

Appraisal Access, (Who do we contact to get the appraiser into the property ?)

Title and/or Escrow company preference ?

Any Old Appraisals

If a Purchase;

Purchase Contract, (complete, entire, all pages, all addendums, counteroffers, etc. signed by all parties)

Escrow & Title Information

Realtor Information

Insurance Agents information for the subject property

Organizational documents;

Individual;

- Business license
- Operating permits
- Fictitious business name statement dba

Corporation;

- Articles of Incorporation, (filed with the Secretary of State)
- Corporate Statement of Information,
(If Corporate Officers named in the Statement of Information have changed then provide the minutes of the Board of Directors meeting appointing the current officers).
- Certificate of Good Standing
- Corporate Resolution to Borrow

Limited Liability Company;

- Articles of Organization
- Statement of Information
- Executed Operating Agreement
- Certificate from the Secretary of State

Partnership;

- Partnership Agreement
- Recorded Certificate of Partnership
- Recorded LP-1 Statement, (for LLP only)

Trust, (Revocable only);

- Complete copy of the entire trust
any and all amendments, supplements, codicils, etc.