



FULL SERVICE MORTGAGE COMPANY
PURCHASE REFINANCE COMMERCIAL CONVENTIONAL CONSTRUCTION SUBPRIME
Making Dreams Come True Since 1984

Loan Checklist

The items listed below will be needed to complete your loan application. We regard all of your information as confidential, and we will use it with the utmost discretion necessary to obtain your loan. We are available to assist you. Please call (510) 528-0767.

- Personal Tax Returns for (2) years (include all schedules)
- K-1 Statements for any Limited Partnership investments for two (2) most recent years.
- W-2's for two (2) most recent years.
- Most recent pay stubs covering a 30-day period from each applicant.
- Tax return extension with W-2 for current year (if not filed).
- Two most recent monthly statements for your; Savings, Checking, Securities, Money Market, Certificate of Deposit, IRA, and 401k accounts.
- Most recent mortgage statements for all mortgages.
- Leases for any rental properties (rent roll if more than ten (10) units).
- Trust agreements, if any of your properties are in a Trust.
- Divorce Decree (complete will Cull dissolution of marriage and settlement) or Separation Agreement, if applicable.
- For Purchase Only: Fully executed Purchase Contract and Escrow Instructions, Transfer Disclosure and Addendum. Instructions for property being sold and properly being purchased.
- For Condominiums Only: CCR'S By-Laws, Articles of Incorporation, the Homeowner's Association Financial Statement, Insurance Policy, Fidelity Bond, and Current Budget. Continued, page 2
- For Renters Only: Name and address of landlord or twelve (12) months canceled rent checks.
- For New construction or Addition Only: Building permits and, for new construction, General Contractor's Agreement, Cost Breakdown, Description of Materials, Current License, Current Liability, and Worker's Compensation, Builder's Risk Policy.
- If you own more than 25% of any company: (1065) Partnership and/or (1120) Corporate Income Tax Returns including all schedules, statements and addenda for the past two (2) years on any business in which you are a principal
- Unaudited, year-to-date financial statements (Balance Sheets and Profit and Loss Statements and addenda for the past two (2) years on any business you own, personally held Corporation (s) or Partnership (s).
- Appraisal Fee (Made payable to _____ in the amount of \$_____)

After RAF Mortgage runs a credit report, you may need to provide a letter explaining reasons for any recent credit inquiries or derogatory information.