



Owner Occupied Loan Check List:

INDIVIDUALS

1. LAST (2) TWO YEARS FEDERAL TAX RETURNS SIGNED BY THE BORROWERS (complete with all schedules, W-2's, K-1's, 1099's, etc.).
2. COMPLETE LOAN APPLICATION (PFS Attached)
3. COMPLETE SCHEDULE OF REAL ESTATE OWNED (*form attached*).
4. SIGNED AUTHORIZATION (*form attached*).
5. LAST 2 MONTHS COMPLETE STATEMENTS (ALL PAGES) FOR ALL BANK, INVESTMENT, IRA AND 401K ACCOUNTS.
6. PHOTO ID
7. CHECK OF \$995 PAYABLE TO JDM FUNDING CORPORATION FOR THE LOAN PROCESSING. FEE WILL BE CREDITED TOWARDS YOUR PROCESSING FEE AT CLOSING (*this fee is non refundable and covers costs associated the loan process*).

CORPORATIONS, LLC's and PARTNERSHIPS

1. LAST (2) YEARS CORPORATE TAX RETURNS
2. YEAR TO DATE INCOME & EXPENSE STATEMENT (*through the last full quarter*).
3. YTD A/R REPORT
4. YTD A/P REPORT
5. CURRENT BALANCE SHEET.
6. LAST 2 MONTHS COMPLETE STATEMENTS (ALL PAGES) FOR ALL BUSINESS ACCOUNTS.
7. ARTICLES OF INCORPORATION and BYLAWS.