



Residential Loan Checklist for Foreign Nationals

Borrowers Check List:

1. Last 2-year filed tax returns from country of origin. (Tax returns from outside the US: Provide CPA Letter, Paystubs and/or HR VOE to verify income.)
2. Last 2-year business tax return for any company with over 25% ownership.
3. If on extension, provide copy of extension.
4. Most recent 2-month bank statements for verification of income and source-of-funds.
5. Photo ID and/or copy of passport and visa.
6. Two alternative tradelines for twelve months (ex. Credit card reference letter) or international credit report, utilities, etc.
7. All income and asset documents must be translated into English and USD for underwriting. (Up to 5 gifters allowed.)
8. Loan Application
9. Borrower's Authorization.
10. CHECK OF \$39 PAYABLE TO JDM FUNDING CORPORATION FOR CREDIT REPORT.

Additional Documents for all properties:

1. Current Mortgage statements
2. Copy of Property Insurance
3. Property Tax Bill

Additional Documents for Purchase Only:

1. Escrow Information
2. Agents Information
3. Purchase Agreement
4. Copy of Down Payment Check
5. Property Insurance Agent Info