



## **Owner Occupied Loan Check List:**

### **INDIVIDUALS**

1. LAST (3) THREE 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

### **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.