



## Owner Occupied Loan Check List:

### Personal Documents:

1. Tax Returns:
  - a. Personal Returns (1040s) 2022, 2021, and 2020 if you do not have 2022 please send 2019
  - b. For entities where you own 25% or more send 2022 and 2021 tax returns, if 2022 is on extension please provide the 2020 tax returns and 2022 tax extension
  - c. If you own 24% or less send K-1s only
  - d. Year to date Profit and Loss for all entities
2. Two months most recent bank statements **\*\*\* All pages to be included, lenders do not accept account summaries\*\*\***
3. Personal Financial Statement-See attached
4. Borrower's authorization- See attached
5. Copy of Valid ID
6. \$54 payment to run credit-A Link will be sent to you for this
7. For all Real Estate Owned:
  - a. Current Mortgage statement
  - b. Current hazard insurance policy
  - c. Rent Roll

### Property Documents:

1. Year to Date Profit and Loss with balance sheet
2. 2020 and 2021, and 2022 P&L with balance sheet

### Entity Documents: if property will be held in an entity

1. Operating agreement/ by laws
2. Statement of information
3. Articles of incorporated