



OWNER-OCCUPIED PROPERTY CHECKLIST

- LOAN INQUIRY FORM
- CURRENT RENT ROLL (IF APPLICABLE)
- CURRENT BALANCE SHEET FOR BUSINESS
- LAST TWO (2) YEARS' PROFIT AND LOSS STATEMENTS PLUS YEAR-TO-DATE ON BUSINESS
- LAST TWO (2) YEARS' INCOME/EXPENSE STATEMENTS PLUS YEAR-TO-DATE ON PROPERTY
- LAST TWO (2) YEARS' BUSINESS TAX RETURNS (FOR ALL PRINCIPALS)
- LAST TWO (2) YEARS' BORROWING ENTITY TAX RETURNS (IF APPLICABLE)
- BORROWING ENTITY DOCUMENTS (IF APPLICABLE)
- CREDIT AUTHORIZATION FORM (FOR ALL PRINCIPALS)
- PRINCIPAL(S) BIO/RESUME
- CURRENT PERSONAL FINANCIAL STATEMENT (FOR ALL PRINCIPALS)
- CURRENT SCHEDULE OF REAL ESTATE OWNED (FOR ALL PRINCIPALS)
- LAST TWO (2) YEARS' PERSONAL TAX RETURNS (FOR ALL PRINCIPALS)
- COPIES OF ALL LEASES
- PROPERTY PHOTOS
- DETAILED PHYSICAL DESCRIPTION OF PROPERTY
- RENOVATION HISTORY FOR AT LEAST THREE (3) YEARS WITH PROJECT DESCRIPTIONS AND COST (IF APPLICABLE)
- COPY OF SITE PLAN OR PROPERTY SURVEY (IF AVAILABLE)
- COPY OF FULLY EXECUTED SALES CONTRACT (FOR ACQUISITIONS ONLY)
- ORIGINAL PURCHASE PRICE, DATE OF PURCHASE AND SUMMARY OF CURRENT FINANCING (FOR REFINANCES ONLY)
- INFORMATION ON MANAGEMENT COMPANY (IF SEPARATE FROM OWNERSHIP)