

FUNDLOANS | 2-Year Full-Doc Checklist

Please Note: We will NOT accept bulk upload packages. Please upload individually to the appropriate document type

- **Cover Letter explaining the overview of the loan (template provided)**
- **Signed/Dated completed SS89 (Must be Wet Signed)**
- **Signed/Dated completed 4506C**
- **Current Mortgage Statements**
 - o Include HOI, HOA (if applicable) and Tax info on all properties owned
- **Assets – Down Payment, Closing Costs, Reserves, Etc.**
 - o 2 months consecutive bank statements
 - o Include any asset statements such as 401k, IRA, etc. if being used for reserves
- **Property**
 - o Purchase Contract (if Purchase)
 - o Prelim within 60 days of submission
 - o Property Profile (If Refi)
 - o Escrow Instructions to include vesting
 - o Condo Cert (if required) – FundLoans will provide correct form
- **Income**
 - o Written VOE completed in its entirety
 - IF written VOE has OT, Commissions or Bonus income and using to qualify – MUST provide 2- year breakdown history
 - o Paystubs - 30 days consecutive showing YTD
 - o 2-Years of W2's
 - o 2-Years of 1040's (if rental income is being used, include Schedule E)
 - o **If Self Employed:**
 - 2-Years Business & Personal returns with all schedules for borrowers owning more than 25%of business and K1's, if applicable;
 - Provide CPA letter or business license
 - P&L and Balance Sheets
 - If an extension was filed, provide full year of P&L and Balance Sheet (for year extended), as well as year-to-date P&L and Balance Sheet.
 - o Rental Agreements, if applicable