



2010 Crow Canyon Place, Ste 100 San Ramon, CA 94526
Phone: 925-824-3133 – Fax: 925-553-1010
www.Advantage1Funding.com

DOCUMENT CHECKLIST

Borrower(s): _____ Date: _____

Loan Consultant: _____

NEED ✓ OFF

ITEM

- 1. A copy of the Homeowner's Declaration Page, showing the policy number, agents name, amount of premium and agents telephone number. If property is a condo or has an HOA, will require the name and telephone number of the association.
2. A copy of the Note(s) for all mortgage(s) on the subject property (all pages - (Should read "Adjustable Rate Note" or "Fixed Rate Note.")
3. A copy of a recent mortgage statement or a mortgage coupon on all mortgages showing balance and monthly payment.
4. Copies of front and back of 12 months cancelled checks for your current mortgage. (If mortgage doesn't show up on credit report)
5. Rental agreement(s) and recent mortgage statements for all rental properties.
6. Two months of payroll check stubs from all jobs and all borrowers. Should payroll stubs NOT show year-to-date earnings, a letter from employer will be required. If disabled or on a fixed income, need copy of award letter along with current check stub or bank statement showing automatic deposit.
7. Most recent W-2 statement and/or 1099's (2 yrs. minimum) on all jobs worked in those years. If gaps, provide letter of explanation.
8. Current year-to-date Profit and Loss statement within the last 60 days with original signatures. (For all self employed and 1099 applicants)
9. Letter from CPA, licensed tax preparer, or attorney verifying a minimum of 2 years tax preparation for self employment including Schedule C OR copies of the last 2 years business license. (for self employed borrowers only).
10. Photocopies (color) of Driver's License or Government issued photo identification (front and back) for all borrowers.
11. Two months most current statements for all bank accounts and assets listed on application. (Checking, savings, money market, CD's, stocks, bonds, 401K's, and IRA's)
12. Explanation letter(s) on all derogatory credit and credit inquiries.
13. Bankruptcy discharge papers (all pages) including a written explanation for bankruptcy.
14. Divorce Decree (all pages). Child support order and alimony showing amount paying or receiving.
15. Purchase contract signed and fully executed by all parties. (Include all contractor agreements and cost breakdown checklist)
16. If VA, need copy of DD214 or Statement of Service and original Certificate of Eligibility.
17. Other
18. Other

Your prompt response in gathering these necessary items will insure a timely and efficient submission and approval of your loan. Thanks.