



APPLICANT INFORMATION CHECKLIST **PROGRAM - 30% Downpayment / 70% Mortgage**

- Original** Loan Application and Disclosures.
- Third Party fees** of \$550 (U.S. Dollars) for credit report and appraisal fees. (Must be drawn on U.S. Bank Account or with a credit card.)
- Copy of passport, Drivers License and visas (if applicable).
- Verification of Source of Funds:** (No Credit Cards) (No Gifts) (No Loans)
 - Copy of most recent **3** months bank statements for each account to be used for down payment, closing costs and 6 months reserves. (Personal checking, savings, etc.) **Maintained in account with lender.** Provide proof of account ownership and account number for each bank account. Provide documentation of source for any large deposits or transfers.
 - Copy of all wire transfers to U.S. Bank Account and/or to Builder, along with copy of bank statement to show withdrawal of funds.
- Verification of Income:** (2 years of continuous employment - same line of work)
Salaried:
 - 1.) Original Letter completed on letter head to include Current occupation and length of employment.
 - 2.) Copies of current month's paystubs.
 - 3.) Last two (2) years P 60's, P4's or other year -end tax statement.



OR

- Self-employed:**
 - Original letter completed on letterhead signed by an Independent Accountant to include:
 - 1.) Current occupation
 - 2.) Length of self-employment
 - 3.) Current year-to-date income and past 2 years earnings

All documents must be kept current.

All documents must be translated into English as necessary.

Return each item that is required to ensure your application will not be delayed nor denied.



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APPLICANT INFORMATION CHECKLIST **CONDO PROGRAM - 35% Downpayment / 65% Mortgage**

- Original** Loan Application and Disclosures.
- Third Party fees** of \$550 (U.S. Dollars) for credit report and appraisal fees. (Must be drawn on U.S. Bank Account or with a credit card.)
- Copy of passport, Drivers License and visas (if applicable).
- Verification of Source of Funds:** (No Credit Cards) (No Gifts) (No Loans)
 - Copy of most recent **3** months bank statements for each account to be used for down payment, closing costs and 6 months reserves. (Personal checking, savings, etc.)
Provide proof of account ownership and account number for each bank account.
Provide documentation of source for any large deposits or transfers.
 - Copy of all wire transfers to U.S. Bank Account and/or to Builder, along with copy of bank statement to show withdrawal of funds.
- Verification of Income:** (2 years of continuous employment - same line of work)
Salaried:
 - 1.) Original Letter completed on letter head to include Current occupation and length of employment.
 - 2.) Copies of current month's paystubs.
 - 3.) Last two (2) years P 60's, P4's or other year -end tax statement.



OR

- Self-employed:**
Original letter completed on letterhead signed by an Independent Accountant to include:
 - 1.) Current occupation
 - 2.) Length of self-employment
 - 3.) Current year-to-date income and past 2 years earnings

All documents must be kept current.

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APPLICANT INFORMATION CHECKLIST **CONDOHOTEL PROGRAM - 40% Downpayment / 60% Mortgage**

- Original** Loan Application and Disclosures.
- Third Party fees** of \$550 (U.S. Dollars) for credit report and appraisal fees. (Must be drawn on U.S. Bank Account or with a credit card.)
- Copy of passport, Drivers License and visas (if applicable).
- Verification of Source of Funds:** (No Credit Cards) (No Gifts) (No Loans)
 - Copy of most recent **3** months bank statements for each account to be used for down payment, closing costs and 6 months reserves. (Personal checking, savings, etc.)
Provide proof of account ownership and account number for each bank account.
Provide documentation of source for any large deposits or transfers.
 - Copy of all wire transfers to U.S. Bank Account and/or to Builder, along with copy of bank statement to show withdrawal of funds.
- Verification of Income:** (2 years of continuous employment - same line of work)
Salaried:
 - 1.) Original Letter completed on letter head to include Current occupation and length of employment.
 - 2.) Copies of current month's paystubs.
 - 3.) Last two (2) years P 60's, P4's or other year -end tax statement.



OR

- Self-employed:**
Original letter completed on letterhead signed by an Independent Accountant to include:
 - 1.) Current occupation
 - 2.) Length of self-employment
 - 3.) Current year-to-date income and past 2 years earnings

All documents must be kept current.

All documents must be translated into English as necessary.

Return each item that is required to ensure your application will not be delayed nor denied.



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