



APPLICANT INFORMATION CHECKLIST **PROGRAM FOR REFINANCE**

- 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).
- 6 Months Reserves maintained in bank account with lender
- Verification of Source of Funds:**(No Credit Cards)(No Gifts) (No Loans)
Copy of most recent **3** months bank statements (Personal checking, savings, stocks, etc.)
- Verification of Employment:**
(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 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 Independent Accountant to include:
 - 1.) Current Line of Work
 - 2.) Length of Self-Employment
 - 3.) Current year-to-date income and past 2 years earnings.
- Copy of Warranty Deed (Deed to Florida House)
- Copy of Home Owners Insurance (Florida House)
- Copy of Title Insurance (Florida House)
- Copy of Survey (Florida House)
- Copy of Settlement Statement (Florida House)
- Copy of Current Mortgage Statement
- Management Companies details.



**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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