

Please review this list of required documents for your loan application. Our online portal allows you to upload your documents quickly and securely alongside your application, streamlining the quoting process.

Purchase agreement (for purchase).

Please provide the signed (Buyer & Seller) Purchase Agreement for the Property you are purchasing. This allows us to confirm the purchase price, property address, and other key terms of the transaction.

Original promissory note (for refinance).

Please provide the Original Promissory Note for the loan you are planning to refinance. If you can't locate this document, your current lender should be able to provide you with a copy. This allows us to confirm the terms of the loan we are refinancing.

Property income statements – last 3 years and year-to-date.

Please provide a set of property income statements from the last 3 years, as well as a year-to-date (YTD) statement. This allows us to confirm the rental income, operating expenses, and cash flow of the property.

Property rent roll.

Please provide a rent roll for the property you are planning to purchase or refinance. This allows us to confirm the occupancy and rental rates of the property.

Personal tax returns from the last 3 years.

Please provide the last 3 years of personal tax returns that were filed with the IRS for all owners with a 20% or greater equity stake in the business that is planning to occupy, or is already occupying, the subject property. This allows us to confirm personal income for each principal guarantor.

Personal financial statement.

Please provide a personal financial statement for all owners with a 20% or greater equity stake in the business that is planning to occupy, or is already occupying, the subject property. This document should list all personal assets and liabilities. This allows us to confirm personal liquidity and net worth for each principal guarantor.