

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.

IF ACQUIRING OR REFINANCING REAL ESTATE

Purchase agreement (for acquisitions).

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.

Corporate tax returns from the previous 3 years.

Please provide the last 3 years of Corporate Tax Returns that were filed with the IRS for the business that is planning to occupy, or is already occupying, the subject property. This allows us to confirm your business's revenue trends, profitability, and other key financial metrics.

Income statement – year-to-date.

Please provide a year-to-date (YTD) income statement for the business that is planning to occupy, or is already occupying, the subject property. This allows us to confirm your business's financial metrics during the current partial year, before you've filed tax returns for the full year.

Balance sheet – year-to-date.

Please provide a year-to-date (YTD) balance sheet for the business that is planning to occupy, or is already occupying, the subject property. This allows us to confirm your business's financial metrics during the current partial year, before you've filed tax returns for the full year.

Business debt schedule – year-to-date.

Please provide a year-to-date (YTD) business debt schedule for the business that is planning to occupy, or is already occupying, the subject property. This document should match the debt shown on the liabilities section of your most recent balance sheet. This allows us to confirm your business's financial metrics during the current partial year, before you've filed tax returns for the full year.

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.