

## INFORMATION NEEDED FOR YOUR LOAN APPLICATION

Dear Applicants:

To shorten the length of time necessary to process your loan, please provide us with the following information at the time of loan application or immediately thereafter.

1. Copy of Social Security Cards
2. Copy of Texas Driver License or Military ID
3. Copy of Residence Alien Card (if applicable)
4. Copy of last 2 years FEDERAL TAX RETURNS including all schedules.  
(If Self-Employed, a Corporation or Partnership: last 2 years tax returns with all schedules,  
YTD Profit & Loss statement with Balance Sheet prepared by CPA)
5. Copy of last 2 years W-2's or 1099's. (If self-employed, applicant will need to fill out Form 4506.)
6. Copy of 1 month Pay Check Stubs
7. Copy of last 2 years business license document self-employed and/or CPA letter (i.e. hair/nail license)
8. Copy of last 3 months Bank Statements on all checking, saving, investments, IRA, or any other assets.
9. Copy of Lease Agreement on all other Real Estate owned for rental property (if applicable)

### **Additional information for Purchase**

1. Copy of Accepted Earnest Money Contract or Purchase Agreement
2. Copy of Earnest Money Check
3. If VA loan, copy of Certificate of eligibility and/or DD214 and/or statement of service

### **Additional information for Refinance or Refinance Cash-out**

1. Copy of current Mortgage Statement
2. Copy of Hazard Insurance
3. Copy of the Deed of Trust, Special Warranty Deed, or General Warranty Deed
4. Copy of Survey
5. Copy of HUD-1 Statement

## INFORMATION NEEDED FOR YOUR COMMERCIAL LOAN APPLICATION

Dear Applicants:

To shorten the length of time necessary to process your commercial loan, please provide us with the following information at the time of loan application or immediately thereafter.

1. Copy of Social Security Cards
2. Copy of Texas Driver License or Military ID
3. Copy of Residence Alien Card (if applicable)
4. Copy of last 2 years FEDERAL TAX RETURNS including all schedules.  
(If Self-Employed, a Corporation or Partnership: last 2 years tax return with all schedules,  
YTD Profit & Loss statement with Balance Sheet prepared by CPA)
5. Copy of last 2 years W-2's or 1099's
6. Copy of last 3 months Bank Statements on all checking, saving, investments, IRA, or any other assets.
7. Copy of Lease Agreement on all other Real Estate owned for rental property (if applicable)

### **Additional information for Purchase**

8. Copy of Accepted Earnest Money Contract or Purchase Agreement
9. Copy of Earnest Money Check

### **Additional information for Refinance or Refinance Cash-out**

10. Copy of current Mortgage Statement
11. Copy of Hazard Insurance
12. Copy of the Deed of Trust, Special Warranty Deed, or General Warranty Deed
13. Copy of Survey
14. Copy of HUD-1 Statement

### **Additional information needed for the property**

15. Brief property description (i.e., square footage, number of units, year built, construction type, etc.)
16. Marketing material, property brochures, site plan, photographs and maps.
17. Resume from borrower, each principal of borrower and property manager.
18. Most Recent rent roll and occupancy summary for the last (3) years.
19. Three (3) years of sales figures for all major tenants (retail only).
20. Last three (3) years' income and expenses statements, most recent year-to-date interim income and expense statement, and a trailing 12-month income and expense statement for the property to be financed.
21. Current year annual budget for the property to be financed.
22. Most recent appraisal (if available) and most recent environmental report (if available)