Checklist (Letter of Interest) Loan - Refinance Non-Conforming Loan Program

	NEED	HAVE	N/A	INCOMPLETE	
STANDARD					
	X				Application 1003 (Each Borrower)
	X				Application - Schedule of Real Estate Owned (if applicable)
	X				Appraisal - Last Existing (if available)
	X				Authorization for Information Release
	X				Credit Report, Three (3) Bureaus with Scores
	X				Deed - Subject Property
	X				Driver's License
	X				Insurance - Declaration Page
	X				Lease(s) - Subject Property
					Letter of Explanation - Use of Proceeds
	X				Mortgage Payment Statement(s)
	X				Operating Statement - 2017, 2018, 2019
	X				Photo - Subject Property (Exterior Only)
	X				Rent Roll - Subject Property (If two or more tenants)
					Tax Assessor Information
					Tax Bill (Municipal or County)
	X				Tax Return, Borrower (Business) - 2017, 2018 and/or 2019
	X				Tax Return, Borrower (Personal) - 2017, 2018 and/or 2019
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