

## SUBMISSION REQUIREMENTS

This list is not comprehensive. The final requirements necessary will depend on the pertinent details of the specific transaction.

### RESIDENTIAL BRIDGE LOANS

#### 1st Trust Deed

##### For Initial Review/Submission:

[Submission Form](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Credit Report (if there is derogatory credit)  
Appraisal, Color Photos, or MLS Link  
Purchase Agreement (if a purchase)

##### To Close:

Appraisal/Valuation  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Insurance  
Lease Agreement(s)  
Title/Escrow (if a purchase)  
Entity Docs (if applicable)

#### 2nd Trust Deed

##### For Initial Review/Submission:

[Submission Form](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Credit Report (if there is derogatory credit)  
Appraisal, Color Photos, or MLS Link  
Mortgage Statement on 1<sup>st</sup>

##### To Close:

Appraisal/Valuation  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Insurance  
Lease Agreement(s)  
Promissory Note on 1st  
Entity Docs (if applicable)

### COMMERCIAL BRIDGE LOANS

#### 1st Trust Deed

##### For Initial Review/Submission:

[Submission Form](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Credit Report (if there is derogatory credit)  
Detailed Schedule of Real Estate (if not included on 1003 or PFS)  
Appraisal, Color Photos, or MLS Link  
Purchase Agreement (if a purchase)  
Previous Year & YTD P&L  
Rent Roll (detailed)  
Any Environmental Work Available  
P&L & Balance Sheet of Borrower's Business (if owner user)

##### To Close:

Appraisal/Valuation  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Insurance  
Lease Agreement(s)  
Title/Escrow (if a purchase)  
Entity Docs (if applicable)  
Environmental Review (internal)

##### For Initial Review/Submission:

[Submission Form](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Credit Report (if there is derogatory credit)  
Detailed Schedule of Real Estate (if not included on 1003 or PFS)  
Appraisal, Color Photos, or MLS Link  
Previous Year & YTD P&L  
Rent Roll (must be detailed)  
Any Environmental Work Available  
P&L & Balance Sheet of Borrower's Business (if owner user)  
Mortgage Statement on 1<sup>st</sup>  
Promissory Note on 1st

##### To Close:

Appraisal/Valuation  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Insurance  
Lease Agreement(s)  
Final Closing Statement from Original Purchase (refi only)  
Entity Docs (if applicable)  
Environmental Review (internal)

## SUBMISSION REQUIREMENTS

This list is not comprehensive. The final requirements necessary will depend on the pertinent details of the specific transaction.

### CONSTRUCTION LOANS

#### Fix and Flip

##### For Initial Review/Submission:

[Submission form \\*](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Appraisal, Current Color Photos or MLS Link  
Purchase Agreement (purchase only)  
PDF Copy of the plans (refi only or if available)  
Rough Budget  
Itemization of monies spent to date (refi only)  
Copies of Permits (if currently available)

##### To Close:

Appraisal & Feasibility Study (FK to order)  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Insurance  
Finalized Budget  
Contract with GC including GC Insurance  
Contract with Architect (if plans are  
Entity Docs (if applicable)  
Copies of Permits (if not already provided)

#### Ground Up Construction

##### For Initial Review/Submission:

[Submission form \\*](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Appraisal, Current Color Photos or MLS Link  
PDF Copy of the plans & 3D Renderings (if available)  
Rough Budget  
Itemization of monies spent to date  
Sponsor & GC Resume/Bio  
Copies of Permits (if currently available)

##### To Close:

Appraisal & Feasibility Study (FK to order)  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Insurance  
Finalized Budget  
Contract with GC including GC Insurance  
Contract with Architect  
Entity Docs  
Full size set of stamped plans delivered to our office  
Copies of Permits (if not already provided)

\* **Submission Form** for **Fix & Flip** or **Ground Up Construction** loans should include overall strategy, exit strategy, description of current and future improvements, IRR, GC Bio, Sponsor Bio, sources & uses, etc. Be as detailed as possible.

### LAND LOANS

#### 1st Trust Deed Only

##### For Initial Review:

[Submission Form](#)  
[Application](#)  
[Schedule of Real Estate Owned \(if not included on 1003\)](#)  
Credit Report (if there is derogatory credit)  
Detailed Schedule of Real Estate (if not included on 1003 or PFS)  
Appraisal, Color Photos, or MLS Link - understanding the slope of the land is vital for accurate initial underwriting.  
Purchase Agreement (if a purchase)  
Topographical Survey (if available)  
Detailed understanding of the entitlement status, how a construction loan would be obtained (if construction financing is the exit, and the specific strategy with the subject property).

##### To Close:

Appraisal/Valuation  
2 Months Bank Statements & Voided Check  
Copy of Driver's License or Other ID  
Liability Insurance  
Title/Escrow (if a purchase)  
Entity Docs (if applicable)  
Environmental Review (internal)  
Entity Docs (if applicable)