

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 1st

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)
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)
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 1st
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

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CONSTRUCTION LOANS

Fix and Flip

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
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)

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)
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)