



The following is a list of documents we will need to create your **REFINANCE/PURCHASE** digital file.

- Copy of CA Driver's License/ID for each Borrower
- Current paystubs covering the most recent 30 days
- 2021 & 2020 federal tax returns*all schedules & W2's/1099's (if self employed incl S-Corp/K-1)
- If **Bank statement program** 12 months BK statements (business or personal)
- 2 months bank statements all assets (*need to show reserves)
- Current mortgage statement on all REO property(ies)
- HOA statement(s) if applicable
- Homeowner's insurance for each property(ies)
- Sign the attached Borrowers Authorization form
- Complete the mini application
- *If any of your properties have an energy lien/HERO/PACE/YGreen, please comment in the REO section & provide estimated amount/Name of provider*

Preferred method of delivery is to scan and email or direct upload to website

Thank you.

Monica P. Espejo

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