

Document List



Some of these documents are required to start the loan process, however other items may be requested by Underwriting. These items will be checked for per your funding type. We will retain these documents in your profile for future projects.

*If items requested are not received in a timely manner, it could delay the processing of your application.

Required Loan Documents – All loans:

Completed Loan Application	Provided by ROCFS
Completed Loan Disclosures	Provided by ROCFS
Credit Review Authorization	Provided by ROCFS
Third Party Contact Sheet	Provided by ROCFS
Required Payments for Appraisal, ETC.	
Other	

Borrower Documents – All loans:

Government Issued Photo ID	All Borrowers - This can be a photo
Personal Financial Statement	Provided by ROCFS
3 Months Bank Statements	Must be non-marked PDF's, all pages even if blank
Real Estate Experience spreadsheet	Template provided by ROCFS
Entity Documents – LLC's are the most common	Articles of Incorporation Operating Agreement (By-Laws for a Corporation) Certificate of Good Standing (or State equivalent) EIN verification Letter Foreign Entity Certification
Real Estate Experience Spreadsheet	Provided by ROCFS

Purchase:

Ratified Sales Contract and/or assignment agreement (if wholesale), and listing if available	
Proof of insurance policy quote	
Earnest Money Deposit wire receipt	
Renovation Budget on Rehab loans	Template provided by ROCFS
Current Lease(s) – if lease will transfer at Settlement	

Refinance:

HUD from purchase if within the last 24 months	
Mortgage Payoff – Must be official signed letter	
Recent Tax bill	
Proof if Insurance - Declaration's page	
Current Lease(s) and proof of 3 months rental income	Must be signed and dated
Proof of Security Deposit and 3 months' rent received	
Renovation Budget on Rehab loans	Template provided by ROCFS

*Additional Documents may be required

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