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