

CLOSING CHECKLIST

Click items highlighted in blue to download templates & navigate to links.

FIX & FLIP

Document Checklist

- Loan Application
- Real Estate Experience
- Scope of Work and/or List of Sunk Costs (const. costs spent to date)
- Plans/Permits
- Driver's License
- GC Information
- Agreement of Sale (if purchase)
- Signed HUD or Deed (if refi)
- 2 months recent bank statements
- Personal Financial Statement
- Business entity documents
 - IRS EIN Confirmation Letter
 - Filed Articles of Organization
 - Signed Operating Agreement
 - Certificate of Good Standing

GROUND UP/NEW CONSTRUCTION

Document Checklist

- Loan Application
- Real Estate Experience
- Scope of Work and/or List of Sunk Costs (const. costs spent to date)
- Plans/Permits
- Driver's License
- GC Information
- Agreement of Sale (if purchase)
- Signed HUD or Deed (if refi)
- 2 months recent bank statements
- Personal Financial Statement
- Business entity documents
 - IRS EIN Confirmation Letter
 - Filed Articles of Organization
 - Signed Operating Agreement
 - Certificate of Good Standing

30 YEAR RENTAL (DSCR LOANS)

Document Checklist

- Loan Application
- Real Estate Experience
- Agreement of Sale (if purchase)
- Signed HUD or Deed (if refi)
- Drivers License
- Leases (if occupied)
- Proof tenant(s) made last 3 payments, or proof of security deposit + first months rent for new leases
- Rent Roll (if multifamily)
- Income/Expense statements (if multifamily)
- 2 months recent bank statements
- Business entity documents
 - IRS EIN Confirmation Letter
 - Filed Articles of Organization
 - Signed Operating Agreement
 - Certificate of Good Standing