

BORROWER DOCUMENT CHECKLIST



- Scope of work (FORM: in Excel format - **we provide and assist with this.**)
- Experience Spreadsheet (FORM: in Excel or PDF - **you fill in the sheet.**)
- Appraisal (We order and **Borrower Pays Cost of Valuation**)
- Purchase Agreement for transaction (provide copy of property Survey)
- Payoff Statement, if refinancing. (provide copy of HUD-1 or ALTA)
- Entity Documentation

(Principals, owning greater than 33%, must provide a driver's license, SSN, and agree to Credit and Background Check)

Corporation:

- Articles of Organization/Incorporation or Certificate of Incorporation
- Operating Agreement (it **MUST** break down percentage of each member/owner has)

LLC:

- Articles of Organization and Operating Agreement
- If a single-member LLC, the borrower must write a letter stating that the LLC as only one member.

Partnership:

- Agreement (Must Include % of Ownership)

- Complete Application (1003 or equivalent)
- Credit Card Authorization (For Valuation OR Appraisal)
- Tri-merge Credit Report (less than 90 days old or a new report will be pulled)
- Copy of Driver's License**, Email Address and Mobile Phone Number
- Voided Check** for Automatic Withdraw of Monthly Mortgage Payments
- 3 Months Bank Statements, **showing 6-month payment reserve**
- Proof Escrow Deposit cleared account and Source of any Large Deposits**
- Title Commitment, Lien Report and **Survey w/ Elevation Certificate**
- Leases on Tenant Occupied properties, if applicable

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Call, Email Or Visit Our Website to Schedule An Appointment.

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