

Apex Bank Statement Checklist

Please upload all documents through our broker portal.

**FL Business Narrative**

**Current Mortgage Statements**

* Include HOI, HOA (if applicable), and Tax info on all properties owned
* Mortgage statements on all non-subject properties

# Assets – Down Payment, Closing Costs, Etc.

* 2 months consecutive bank statements showing sourcing and seasoning of funds for the down payment (if purchase) and reserves (if required per program) {if different from income bank statements}

# Property

* Purchase Contract (if purchase)
* Prelim within 60 days of submission
* Property Profile (if refinance)
* 1076 Condo Cert (if required)

# Income

* 12 or 24 months of bank statements
  + For personal bank statement method, we also need most recent 2 months of business bank statements
* Verification of 2 years of self-employment through CPA, Tax-Preparer, or licensing bureau
* Verification of 2 years of business existence through CPA, Tax-Preparer, licensing bureau, or website
* Check with AE on method-specific requirements