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Description automatically generated

Standalone 2nd Full Doc Checklist (ASPIRE X)

Please upload all documents through our broker portal.

**Signed/Dated completed 4506C**

**Current Mortgage Statements** on all properties owned Include HOI, HOA, and Tax info

* May substitute note for subject property 1st mortgage

**Assets – Down Payment, Closing Costs, Etc. (if Piggyback Purchase)**

* 2 months consecutive bank statements
* Include any asset statements such as 401k, IRA, etc., if being used for reserves

**Property**

* Purchase Contract (if purchase)
* Prelim within 60 days of submission or Property Profile (if refinance)
* Escrow Instructions to include vesting
* 1076 Condo Cert (if required)

**Income/Assets:**

* Written VOE completed in its entirety
  + If written VOE has OT, Commissions or Bonus income and using to qualify – Must provide 2-year breakdown history
* Paystubs – 30 days consecutive showing YTD
* 1-Year or 2-Years of W2s (depending on program)
* 1-Year or 2-Years of the 1040s (if rental income is being used, include Schedule E)
* If Self-Employed:
  + 1-Year or 2-Years Personal & Business returns with all schedules for borrowers owning more than 25% of business and K1’s, if applicable;
  + Provide a CPA letter or business license
  + P&L and balance sheets
  + If an extension was filed, provide a full year of P&L and balance sheet (for extended year) and year-to-date P&L and balance sheet.
* Rental Agreements, if applicable