



# Multi-Family/Commercial Loan Documentation Requirements

*The items listed below are items required in order to process your loan request.*

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## **SUBJECT PROPERTY:**

- Rent Roll (Apartments) or Lease Summary (Commercial)
- Rental/Lease Agreements and/or Estoppels
- 2003, 2004 & 2005 year-to-date income and expenses
- Insurance Agent's name, address & phone number (Purchase)
- Evidence of Hazard Insurance (Refinance)
- Management Resumé/Letter or that of Professional Management
- Escrow Instructions, Purchase Contract, & Deposit Receipt
- Preliminary Title Report dated within 30 days
- Laundry Lease, if applicable
- Appraisal check (to be determined)
- Credit check (to be determined)

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## **INDIVIDUAL/TRUST:**

- Completed and Signed Loan Application (1003) and Schedule of Real Estate, including disclosures
- 2004 & 2003 Federal Tax Returns (1040's)\*
- 2004 & 2003 Federal Partnership & Corporate K-1's, if applicable (if ownership interest is 25% or greater, please provide complete tax return)
- Signed 2005 year-to-date Profit & Loss Statement, or Current pay-stub, if applicable
- Copy of Bank Account/Investment Statements for most recent 3 months (all pages)
- Copy of most current Mortgage Statements for all real estate loans
- Copy of Trust Agreement, if applicable

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## **LIMITED/GENERAL PARTNERSHIP: (all limited partners with 25% or more interest and all general partners)**

- Completed and Signed Loan Application (1003) and Schedule of Real Estate, including disclosures
- 2004 & 2003 Federal Partnership returns (1065)
- Signed 2005 year-to-date Profit & Loss Statement
- Copy of Bank Account/Investment Statements for most recent 3 months (all pages)
- Fully Executed Partnership Agreement, including schedule of investors with % owned
- Filed LP-1 and LP-2's, if applicable (Limited)
- Filed Statement of Partnership (General)
- Tax ID number, if a newly formed entity

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## **LIMITED LIABILITY COMPANY:**

- Completed and Signed Loan Application (1003) and Schedule of Real Estate, including disclosures
- 2004 & 2003 Federal Tax returns (1065)
- Signed 2005 year-to-date Profit & Loss Statement
- Copy of Bank Account/Investment Statements for most recent 3 months (all pages)
- Fully Executed Operating Agreement, including schedule of investors with % owned
- Filed LLC-1 and LLC-12
- Tax ID number, if a newly formed entity

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## **CORPORATION:**

- Completed and Signed Loan Application (1003) and Schedule of Real Estate, including disclosures
  - 2004 & 2003 Federal Tax returns (1120)
  - Signed 2005 year-to-date Profit & Loss Statement
  - Copy of Bank Account/Investment Statements for most recent 3 months (all pages)
  - Articles of Incorporation & Bylaws
  - Corporate Resolution to Borrow
  - Certificate of Domestic Stock Corporation
  - Tax ID number, if a newly formed entity
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