

Thank you for applying and choosing Smart Mortgage. In order to help expedite the process, please provide your Loan Officer with **CLEAR COPIES** of the following documentation:

- ☐ Fully Completed Loan application form (1003)
- ☐ A valid sales contract, ratified (as applicable) Last 30 Days of Pay-Stub
- ☐ Government Issued Identification (DL)
- ☐ Copy of Social Security Card or SSA89 Form
- ☐ Copy of Voided Check
- ☐ Entity Documents (Loans Closing in Entity Name) – Borrower is an entity
 - ☐ IRS EIN Letter
 - ☐ Certification of Formation
 - ☐ Operating Agreement
 - ☐ Certificate of Good Standing (If the entity was formed more than one year ago)
- ☐ Bank statements for the 3 most recent months and we will need a completed personal financial statement.
- ☐ Borrower needs to prove ownership or past experience of real estate owned or sold within the past 36 months
- ☐ An acceptable explanation of how you will exit the transaction before the maturity of the term
- ☐ Detailed and Itemized Construction Budget with scope of work and Draw Schedule
- ☐ RSRA Report or Phase 1