

# HERE'S WHAT YOU'LL NEED.

**Please be ready to provide the required documentation as listed after you submit a commercial application and receive early disclosures. We may request additional information as necessary to complete your commercial loan.**

## BUSINESS/INCOME

- Most recent pay stub(s) from present employer reflecting year-to-date earnings and 30 days of pay
- W2/1099 for the past three years
- Signed and dated copies of Federal income tax returns including all schedules for the past three years
- Copies of corporate/partnership tax return with original signatures past three years.
- K1s for all entities listed on Schedule E of your personal tax returns - include corporate return if you have 25%+ ownership
- Year-to-date profit and loss statement (unaudited acceptable) signed by an accountant
- Evidence rental agreement with a copy of the past 12 months canceled checks
- Closing Disclosure settlement statement from the sale of previous property

## PROPERTY

- Original sales contract for property to be purchased
- Copy of front and back of canceled earnest money check
- Copy of sales contract for the current property to be sold if property refinance
- Copy of deed for current property
- Copy of Survey

## OTHER ITEMS

- Two forms of valid ID, one with photo required
- Bank statements in full for the past three months
- Name, address, and phone number of present mortgage holder or landlord for the past two years

## INSURANCE

- Agent Name and phone number

## ATTORNEY/TITLE

- Attorney Name and phone number

PLATINUM CAPITAL

**WE MAKE LENDING EASY**