

Full Doc Loan Package — What We Need & How to Submit

PART 1 — WHAT WE NEED

To issue a written Letter of Intent, please provide:

1. Completed loan application (attached)
2. Last 2 years of tax returns — business AND personal — plus a Personal Financial Statement (PFS).
Exception: No-doc loans require only the application, or 12 months of bank statements.
3. Property information: offering memorandum, sales flyer, purchase contract (if buying), prior appraisal, photos, and either the sales price or current balance owed (if refinancing).
4. Most recent credit report with all 3 bureau scores — all pages included. *This allows us to pre-qualify you without pulling your credit and affecting your score.*
5. Rent rolls (required for multifamily or tenant-occupied properties)
6. Trailing 12-month P&L for the property (required for multifamily or tenant-occupied properties)

Need a credit report? This link includes a credit simulator — we have seen clients go from "B" to "A+" paper in 48 hours:

<https://premium.meridianlink.com/smartpay/SmartPay.aspx?uid=41f2bd87-a714-44ea-8b7a-9aa50679903b>

PART 2 — HOW TO SUBMIT (Processing Tips)

The fastest path: Once we receive your inquiry, we will set up a secure private **Box.com** folder in your name and email you an invitation from application@proton.me. Upload your documents there — labeled clearly, one item per file.

1. Label every attachment accurately before sending. *Example: "John Smith — 2023 Personal Tax Return.pdf"*
2. Put the contents in the subject line of every email. *Example: "John Smith — Sending: 2022 & 2023 Tax Returns + PFS"*
3. One item per attachment — never combine multiple documents into one file.
4. Use email for all questions once your file is in process. In real estate, everything must be in writing.
5. Gather everything at once before sending. Print this Needs List, check off each item, and send as a complete package.
6. The most important rule: **get the underwriter what they ask for that day**. Slow responses move your file to the bottom of the stack.

I agree to follow these processing guidelines.

Signature: X _____

Print Name: _____

Date: _____

Send completed package to: **application@proton.me** · We use end-to-end encrypted ProtonMail to protect your financial documents.

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