

Loan Submission Checklist

Voltage & High Voltage Series:

Bank Statement



Borrower Name: Subject Property Address:

Broker Company Name: Broker Contact Name:

Broker Contact Email: Broker Contact Phone:

Loan Number: Lightning Lane Opt-In (Reduced UW Fee)*

*By opting in to Lightning Lane and the reduced UW fee, broker must submit 1) Mandatory General Documents, 2) Mandatory Credit Documents, **and** 3) Mandatory Lightning Lane Documents. See below for details.

The items listed below are required for the loan submission and to submit for initial underwriting review.

Mandatory General Documents

Borrower Mortgage Broker Compensation Confirmation

Purchase Contract - Signed by all parties w/ALL attachments/addendums (if applicable)

PowerPlay Processing Service Addendum (if applicable, required if selecting Valere Financial's PowerPlay Processing Service)

Are you electing to use Valere Financial PowerPlay Processing Service? No Yes
(If Yes, signed PowerPlay Processing Service Addendum required)

Mandatory Credit Documents (Bank Statement Program)

Credit Report

Credit Report Authorization Form (required only if credit is not reissued in TPOC)

Most recent complete & legible 12/24 months personal/business financial account statements utilized for qualification

Additional three (3) months business financial account statements (If qualifying on personal financial accounts that are not co-mingled)

Supporting documentation for expense ratio when using Method 2 or 3

CPA letter/CPA P&L

Bank Statement Income calculation worksheet

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Mandatory Lightning Lane Documents (Bank Statement Program)

Title Commitment of preliminary report

Assets (2 months of statements)

Entity documents if vesting in an entity (e.g., LLC, Corporation, Trust). Examples: Formation documents, articles of incorporation, trust certificate, certificate of good standing, etc. See guidelines for requirements.

Additional Documents Submitted

Please list any additional documents provided with initial loan submission below (Preliminary Title, HOI Dec page, Bank Statements, Divorce Decree, Transferred Appraisal Form, Letters of Explanation, etc.)