**Helpful Hints to Include in a Loan Package to Expedite Funding Your Request**

**To expedite the processing of your loan request, provide the following information:**

1. Include a copy of the executive loan summary. (This should have already been sent to the Lender to obtain the initial interest to move forward) (See executive loan summary template)

2. Current, complete financial statements including: Balance sheet, Profit and Loss and real estate schedule for borrowing entity and individual borrower/guarantors. Include home address, social security/tax ID numbers, cell number and email address.

3. Complete copies of most current two year's tax returns for borrowing entity and individuals (include W-2's on individuals if applicable). Sign with original signatures.

4. Resumes on Principals and history of project

5. Property Information if applicable: rent roll, operating statements past two years and YTD, leases, proforma valuation, LTV, LTC, DSCR

5. Copy of most current two month's bank statements

6. Preliminary Title Report - Include copies of CC&R's and all title exceptions.

7. Phase I Environmental Report and Geotechnical Reports, appraisal if available

8. If Construction Loan:

* Copy of Plans, Specs and Cost Breakdown
* Copy of Contractor's license, Financial Statements, Resume, References and contract

9. If Refinance:

* Copy of closing statement of purchase
* Existing Debt to pay off (most current loan statement)
* If cash-out what is the use?

10. If Purchase:

* Copy of purchase agreement
* Verification of cash down payment

11. If Borrower is:

PARTNERSHIP:

* Partnership Agreement
* Signed Consents to borrow

CORPORATION:

* Articles of Incorporation
* By-Laws
* Corporate Resolution to Borrow
* Certificate of Good Standing
* List of Shareholders and percent owned

LIMITED LIABILITY COMPANY

* Articles of Organization
* Operating Agreement
* List of Members & Percentage Owned
* Certificate of Good Standing from State
* Signed consents of members to borrow