

What to send us.

Your loan is qualified from your bank deposits instead of tax returns. The lender reads every deposit, so complete statements now save a second round of requests later.

(01) Bank statements

☐ 12 or 24 consecutive months, ending with the most recent statement that has closed. Months needed: _____

☐ Every page of every statement, including pages that look blank or are only ads or notices.

☐ PDFs downloaded from online banking where possible. Scans and phone photos are slower to check.

☐ Statements for every account the business income runs through. Account(s): _____

(02) If you're qualifying on personal statements

☐ Your personal statements for the months above.

☐ 2 months of business statements that show the transfers to your personal account (some lenders require them).

(03) About the business

☐ Your ownership percentage and something that shows it, such as a CPA letter or the operating agreement.

☐ If your tax professional can: a letter from your CPA, EA or tax preparer stating the business's expense ratio. It can raise the income we can use.

☐ If the program uses one: a profit and loss statement for the same months, prepared or reviewed by a tax professional.

(04) Notes we'll ask about

☐ A one-line note on any large deposit that isn't a normal customer payment (a loan, a sale of equipment, money from savings).

☐ A list of accounts that transfer into the account above, so transfers aren't counted as income.

☐ A short explanation of any returned items (NSF) or overdrafts in the last 12 months.

(05) How to download statements

In your bank's website or app, look for Statements or Statements & documents, pick each month, and choose Download or Save as PDF. Send the files as they are; please don't edit, combine or re-type them.