



SVS DIRECT REQUIRED DOCUMENTS BY PRODUCT TYPE

FLIP / BRIDGE 12-MONTH INTEREST ONLY ACQUISITION/REHAB)

- Purchase Contract if PURCHASE – **OR**-- HUD if REFINANCE
- Renovation Budget (As much detail as possible of quality/style of material)
- Most recent two (2) month's Bank Statements – For ACH Mtg Pmt Auto deduct
- Most recent Quarterly Statement of 401K / Long Term Savings
- REO Schedule with Purchase Date, Price, Property Info, Mtg Info, Rental Income
- Most recent two (2) years tax returns (or extension)
 - After April 15 of any year, will need the prior 2 years' **complete** returns
 - OR-**
 - Extension for most recent full year plus previous 2 years' **complete** returns
- All Entity Documents (Including Operating Agreement/Articles/Ownership Breakdown)
- Driver's License

RENTAL TERM (FIXED 30 YEAR TERM OR 5/1, 7/1 ARM)

- Most recent two (2) month's Bank Statements
- Most recent Quarterly Statement of 401K / Long Term Savings
- REO Schedule with Purchase Date, Price, Property Info, Mtg Info, Rental Income
- **No Tax Returns Required**
- Current Lease(s) (if currently rented)
- Purchase Contract (NEW PURCHASE) – **OR** -- HUD from purchase (REFINANCE)
- All Entity Documents (Including Operating Agreement/Articles/Ownership Breakdown)
- Driver's License

FOREIGN NATIONAL ADDITIONAL REQUIRED DOCUMENTS FOR RENTALONE

- Full contact and account information for 3 institutional credit references
- Foreign Credit Report - \$75 is paid by borrower (need payment information)
- US based bank account with sufficient funds for reserves (seasoned 10 days)
*First 2 items above required for **non-Canadian** foreign national borrowers only*