



2601 Main Street, Suite 400, Irvine, CA 92614
949-252-8020 | www.val-chris.com
DRE #01002882 | NMLS #243299 | DFPI #603 5063

ATTENTION BORROWERS:

REFINANCE LOANS – FUNDS MUST BE DEPOSITED INTO YOUR BUSINESS ACCOUNT. IF YOU CANNOT FOLLOW THIS GUIDELINE, PLEASE ASK YOUR LOAN OFFICER AS SOON AS POSSIBLE FOR AN EXCEPTION AS TO AVOID DELAYS AT FUNDING TIME.

LOAN APPLICATION CHECKLIST

Please send the following items at the same time, with each item as a separate file:

- Loan application – Signed by Broker only
- SSA Form (blank form attached)
- Borrower Contact Certification (blank form attached)
- Borrower W-9 (blank form attached)
- Certificate of Business Purpose, with specific business purpose listed (blank form attached)
- Purpose Letter stating what funds will be used for (blank form attached)
- Borrower Authorization for Val-Chris Investments (blank form attached)
- Notice of Right to Receive Appraisal (blank form attached)
- Statement of Information on all parties (blank form attached)
- Appraisal in Val-Chris Investments' name (from Approved Appraisers List)
- Evidence of Insurance AND Insurance Disclosure
- Copy of Borrower(s) Government Issued ID (front and back)
- Preliminary Title Report (We will open on our end on refinances; you are only required to provide in purchase transactions.)

IF APPLICABLE

- Purchase Agreement and any/all counters or amendments
- Current Mortgage Statement for ALL existing Liens and/or payoff contact info
- Promissory Note or Note Modifications on all remaining senior liens
- Copy of Lease/Rental Agreements for subject property only
- Certificate of Non-Owner Occupancy Certificate (blank form attached)
- Copy of Trust and/or Trust Cert. **Please note: If vesting is in a trust, you must have a bank account in the name of the trust for funds to be disbursed.**
- Corp./LLC Documents (Articles of Org/Incorp., W-9, Bylaws/Operating Agreement & Corp. Resolution)
- Current HOA Statement
- Competency Age Letter on Doctor, Lawyer or Accountant Letterhead for borrowers who are 65 years of age or older and unemployed or retired.