

Pre-Approval Checklist

In order to underwrite your loan, we need the following (the first two are Patriot Act Requirements)

1. A copy of your **Social Security Card**
2. A copy of your **Drivers License**
3. 2 Most Recent **W-2** Form
or
4. 2 Most Recent **Pay Stubs**
or
5. 2 Most Recent **Tax Returns** (2 Years...First 2 Pages)
6. 2 Most Recent **Bank Statements**, every account, every page, any **Retirement Fund** accounts (it is important to show us how much money you have access to.)
7. A Copy of Your **Articles of Incorporation, Operating Agreement**, and IRS **EIN** Documentation.
8. A Copy of Your **Certificate of Good Standing** (You can obtain this form online)
9. If Self-Employed, Numbers 3 and 4 would be replaced by last two years of tax returns.
10. Complete and Return **W-9**
11. Personal Financial Statement from each borrower, see **Net-Worth Calculator**.
12. **Draw Schedule Disclosure**
13. **Loan Fraud Disclosure**
14. **Rehab Loan Disclosure**

15. Credit Report Authorization

16. Credit Report – Instead of us pulling your credit report we have set up a system that allows you to pull your own credit for \$1.00. By pulling your own credit report it will not affect your credit rating, however you must cancel the service within 7 days. Simply click on the “pull credit here” link and set up your account. Once complete, send your log in information to Pam and she will log in to view your report. She will notify you when to cancel the service to avoid any further charges.

IMPORTANT, ALL DOCUMENTS SHOULD BE SCANNED IN, NAMED APPROPRIATELY AND MUST BE EMAILED TO PAM@CAROLINAINVESTORLOANS.COM