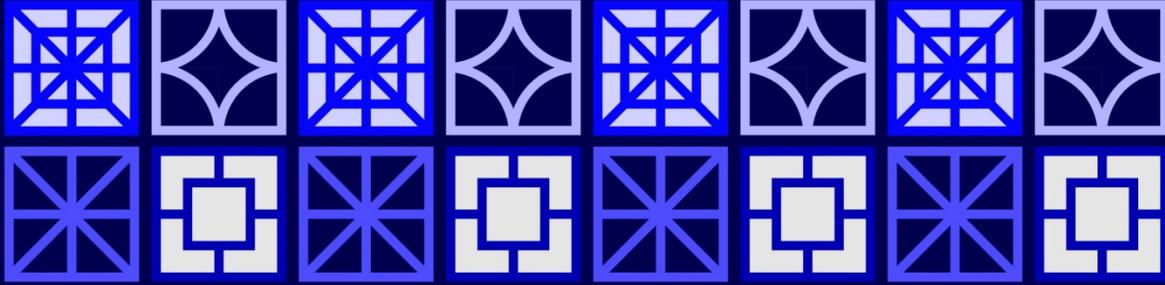


# Bayfront Lending



## ROUND UP **THESE ITEMS**

### WITHIN 24-48 HOURS OF STARTING THE PROCESS

	Provide a clear copy of your Social Security card. If you do not have this, please provide a copy of your Passport or other State issued ID.
	Provide a clear copy of your Driver's License. If you are a permanent resident, please provide a copy of your permanent resident card front and back.
	Two most recently monthly asset statements to be used for this loan (checking, savings, 401k, IRA, stocks/bonds, etc.) Please be sure to include ALL PAGES, EVEN IF BLANK. If statements are quarterly, please provide most recent quarterly statement, all pages. NOTE: Online statement printouts must show: bank name, account number, borrower name and borrower address to be accepted.
	Most recent Pay Stubs covering a FULL ONE MONTH PERIOD for all borrowers.
	Provide Copies of your 2 most recent W-2's.
	Provide copies of your last 2 years Federal Tax Returns (all schedules & pages). If you have not completed your most recent year's Taxes, please provide a copy of the extension form.
	If Self Employed, please provide your most recent Business Licenses and all corporate returns with all schedules. If Business License is not available, please provide a CPA letter.
	If you currently own any property or hold additional mortgages (including Equity lines of Credit), ALL OF THE FOLLOWING must be provided for ALL properties owned: Current Mortgage Statements, Homeowners Insurance Declarations Page, current Tax Bill. If there is an HOA, please provide amount of HOA monthly dues.
	Letter of explanation for any deposit that exceeds normal payroll.
	Paper trail of any money transfers with supporting documentation.
	Copy of cancelled earnest money check.
	Letter of explanation if moving to another primary residence. Explain disposition of current home and the motivation for occupying the new residence (i.e. bigger home, school districts, closer to work, medical reasons, size of lot, etc.)
	Signed disclosure packet of all pages.
	Appraisal credit card authorization form signed.



Bayfront Lending LLC , NMLS # 1748891

Your Home Loan Specialist!

Phone: (949) 385-0703 / Address: 3001 Red Hill Ave, Bld 2 #219, Costa Mesa, CA 92626

Rates, terms, and availability of programs are subject to change without notice. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act CRMLA / (60DBO-87436)