DSCR · HARD MONEY

Loan Prequalification Checklist

A clear starting point for your next investment property.

01 Identity & Funds

The essentials to get your file started.

- [ ] Copy of your driver's license
- [ ] Your 2 most recent months of bank statements

02 Property & Transaction

A few details about the property and your plans.

- [ ] Purchase contract
  If purchasing a property

- [ ] Current lease agreement(s)
  For an occupied refinance or a purchase with an assumed lease

  DSCR: For a vacant purchase or refinance, we can use 100% of market rents. Final eligibility is subject to lender review.

- [ ] Title and insurance contact information
  If you don't have these, we can get quotes from our vendors.

03 Entity Documents

For loans held in an LLC or other business entity.

- [ ] Letter of good standing
  Issued within the last 30 days

- [ ] Operating agreement
- [ ] Articles of organization

A NOTE FROM ME

Missing something? Send me what you have and we'll work through the rest together. This is a starting point for DSCR and hard money financing. I'll confirm any additional documents needed for your property, entity, and loan program.

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This checklist is a general guide. Requirements may vary by lender, property, entity, and loan scenario.