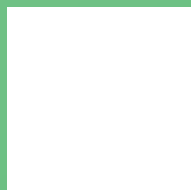


# Self-Employed Borrower Checklist

In addition to the standard tax return requirements, the following documents must be provided:



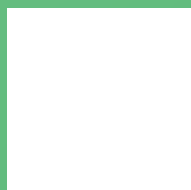
Year To Date Profit & Loss & Balance Sheet (not expiring within 30 days of underwriting).



Three most recent bank statements (personal/business) ending date of P&L.

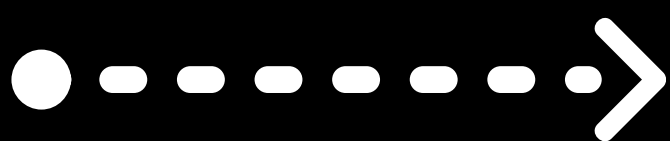
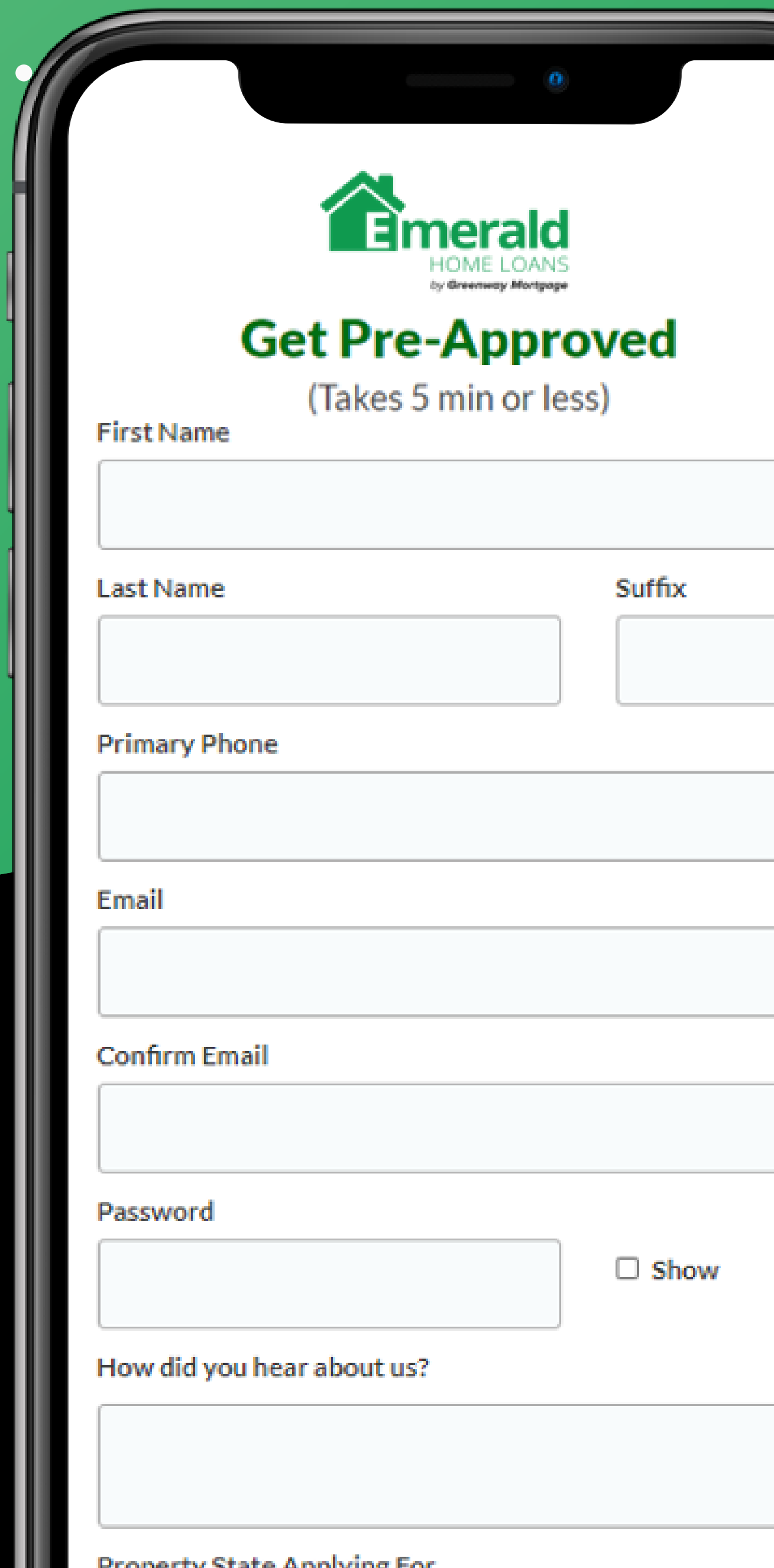


Be sure we can verify your business is currently active, ideally through a Google search.



Letter of Explanation for employment/business including:

- >>> Has your business been open & operating during COVID? Explain how COVID has impacted your business.
- >>> What do you have planned or adjusted for regarding the winter?
- >>> Is your business cyclical?
- >>> Be as detailed as possible & include: dates, dollar amounts, account numbers, lender info, etc.



Note: **BEFORE** you start your home search, make sure you are pre-approved **FIRST!**