

Required Documentation for Refinance Transactions

Document Submission Guidelines

For all refinance transactions, please provide the following documents as part of your application. Complete and accurate documentation will help streamline the review process.

Personal Documentation

- **Personal Tax Returns** — Submit your personal tax returns for the years 2023, 2024, and 2025.
- **Personal Financial Statement** — Provide a signed and dated personal financial statement reflecting your current financial position.
- **Management Resume** — Include a resume for the primary borrower or manager.

Business Documentation (All Businesses Owned)

- **Business Tax Returns** — Provide tax returns for all businesses you own for 2023, 2024, and 2025.
- **Current Financial Statements** — Submit the 2026 profit and loss statement and balance sheet for all businesses you own.

Property Documentation

- **Most Recent Mortgage Statement** — Provide a copy of the latest mortgage statement for the property being refinanced.
- **Property Photos** — Include clear interior and exterior photos of the property being refinanced.
- **Original Closing Statement** — Submit a copy of the closing statement from the original purchase of the property.
- **Existing Property Reports** — Provide copies of the appraisal, title, environmental report, and survey from the original purchase.

Loan Documentation

- **Promissory or Mortgage Note** — Include a copy of the Promissory Note or Mortgage Note being refinanced.
- **Deed to Secure Debt** — Provide a copy of the Deed to Secure Debt associated with the property.

Performance Data (If Applicable)

- **Occupancy and ADR — Last 12 Months** — Submit occupancy rates and average daily rate (ADR) data for the past 12 months, if applicable.