

Any statements in [brackets] are for information purposes only

Corporations:

- Certified copy of properly filed Articles of Incorporation for _____ with the State of _____.
- Copy of Certificate of Good Standing for _____ [DO NOT NEED IF CORPORATION WAS INCORPORATED WITHIN 120 DAYS OF THE DATE OF LOAN CLOSING].
- Due to the subject property not being located in _____ incorporation state, a copy of a properly certified and filed Certificate of Authority to Transact Business in the State of _____ is required.
- Copies of the following three separate documents:
 - (1) Corporate Shareholder Resolution(s) (that includes minutes of the most recent annual shareholder meeting) reflecting that (i) _____ own(s) at least 25% of _____; and (ii) the identity of the members of the Board of Directors;
 - (2) Corporate Board Resolutions(s) (that include minutes of the most recent annual Board of Directors meeting), reflecting (i) the identity of the President or the Chief Executive Officer who has the power to control and bind the corporation or if it is not the President or the Chief Executive Officer, who does have the power, and must be guarantor(s) for the loan; and
 - (3) By-Laws reflecting that (i) the purchase or refinance of the property conforms to the purpose of the corporation. The By-Laws must be certified by the Secretary of the Corporation. The Corporate Resolutions(s) must be certified by the Secretary of the Corporation and signed by all guarantor(s).
- Borrowing Resolution executed by the Board of Directors of the Corporation authorizing the following: (i) the purchase or refinance of the subject property; (ii) the acquisition of the loan and the granting of the property as collateral for the loan; and (iii) the President or Chief Executive Officer to execute the loan and collateral documents on behalf of the corporation (and setting forth the identity of such individual).
- Mailing address of the corporation (cannot be a P.O. Box).
- Documented Tax Identification Number (TIN).

Limited Liability Company:

- Certified copy of a properly filed Articles of Organization for _____ with the State of LLC's _____.
- Copy of a properly certified amended Articles of Organization filed with the State of _____, if the Management or Membership of the _____ was identified in the initial filed Articles of Organization and such Management or Membership of the _____ has changed.
- Copy of Certificate of Good Standing for _____. [DO NOT NEED IF LLC WAS ORGANIZED WITHIN 120 DAYS OF THE DATE OF LOAN CLOSING].
- Due to the subject property not being located in _____ organization state, a copy of a properly certified and filed Certificate of Authority to Transact Business in the State of _____ is required.
- Copy of the Operating Agreement for _____ certified by the Manager, which Operating Agreement reflects that: (i) _____ are members whose ownership interest(s) equates to a minimum 25% of LLC; (ii) the purchase or refinance of the property conforms with the purpose of the LLC; (iii) the LLC will not terminate before maturity date of the loan; (iv) whether management is vested in the members or manager; and (v) members or managers, as applicable, have the power to act on behalf of the LLC, power to purchase or refinance property, borrow money and pledge collateral on behalf of the LLC.

- Borrowing Resolution signed by all Member(s) and Manager as applicable, stating that the Member(s) have the power to act on behalf of the LLC and authorizing the Member(s) to purchase or refinance the property, obtain a loan, execute loan documents and grant the property as collateral for the loan. [ONLY NEEDED IF; 1) OPERATING AGREEMENT DOES NOT SPECIFY THESE POWERS OF THE MEMBER(S); OR 2) THE MEMBER(S) POWERS ARE LIMITED. USE THIS RESOLUTION ONLY FOR AN LLC THAT IS MEMBER-MANAGED].
- Borrowing Resolution executed by all Member(s) and Manager as applicable, stating that the Manager has the power to act on behalf of the LLC and authorizing the Manager to the purchase or refinance of the property, obtain a loan and execute loan documents and grant the property as collateral for the loan. [ONLY NEEDED IF; 1) OPERATING AGREEMENT DOES NOT SPECIFY THESE POWERS OF THE MANAGER; 2) OR MANAGER'S POWERS ARE LIMITED. USE THIS RESOLUTION ONLY FOR AN LLC THAT IS MANAGER-MANAGED].
- Mailing address of the LLC (cannot be a P.O. Box).
- Documented Tax Identification Number (TIN).

Limited Liability Partnership:

- Certified copy of a properly filed Application for Registration as a Limited Liability Partnership for _____ with the State of _____.
- Copy of Certificate of Good Standing for _____. [DO NOT NEED IF LLP WAS FORMED WITHIN 120 DAYS OF THE DATE OF LOAN CLOSING].
- Due to the subject property not being located in _____ organization state, a copy of a properly certified and filed Certificate of Authority to Transact Business in the State of _____ is required.
- Copy of Partnership Agreement for the LLP, reflecting that; (i) _____ are partner(s) whose ownership interest(s) equates to a minimum of 25% of the _____, (ii) that the purchase or refinance of the property conforms with the purpose of the partnership; (iii) that the partnership will not terminate before the maturity date of the loan; and (iv) that each of the partner(s) has the power to manage and bind the partnership. This document must be executed by all guarantors(s).
- Borrowing Resolution executed by all partners stating that the partner(s) has/have the complete power to manage and control the partnership, power to purchase or refinance property and power to borrow money and pledge collateral on behalf of the partnership. [ONLY NEEDED IF LESS THAN ALL PARTNERS ARE SIGNING THE LOAN DOCUMENTS AND 1) THE SPECIFIC POWERS OF PARTNER(S) ARE NOT MENTIONED IN THE AGREEMENT; OR 2) THE PARTNER(S) POWERS ARE LIMITED].
- Mailing address of the LLP (cannot be a P.O. Box).
- Documented Tax Identification Number (TIN).

General Partnership:

- Copy of General Partnership Agreement for _____. reflecting that; (i) _____ are/is a general partner(s); (ii) the purchase or refinance of the property conforms with the purpose of the partnership; (iii) the partnership will not terminate before the maturity date of the loan; and (iii) that the general partner(s) has/have the power to manage and bind the partnership.
- Mailing address of the partnership (cannot be a P.O. Box).

Limited Partnership:

- Certified copy of a properly filed Certificate of Limited Partnership for _____ with the State of _____.
- Copy of a properly certified amended Certificate of Limited Partnership filed with the State of _____, If the General Partner(s) of the _____ has changed since the initial filed Certificate of Limited Partnership.
- Copy of Certificate of Good Standing for _____. [DO NOT NEED IF LP WAS FORMED WITHIN 120 DAYS OF THE DATE OF LOAN CLOSING].
- Due to the subject property not being located in _____ organization state, a copy of a properly certified and filed Certificate of Authority to Transact Business in the State of _____ is required.

- Copy of the Limited Partnership Agreement for _____ reflecting that; (i) _____ are/is a general partner(s), and each collectively have/has at least 5% ownership in _____, (or a portion of that ownership may be as a limited partner(s)); (ii) that the purchase or refinance of the property conforms with the purpose of the partnership; (iii) that the partnership will not terminate before the maturity date of the loan; and (iv) that each of the general partner(s) has the power to manage and bind the partnership. This document must be executed by all guarantors(s).
- Borrowing Resolution executed by all general and limited partners stating that the general partner(s) has/have the complete power to manage and control the partnership, power to purchase or refinance property and power to borrow money and pledge collateral on behalf of the partnership. [ONLY NEEDED IF; 1) THE SPECIFIC POWERS OF GENERAL PARTNER(S) ARE NOT MENTIONED IN THE AGREEMENT; OR 2) THE GENERAL PARTNER(S) POWERS ARE LIMITED BY CONSENT OF THE LIMITED PARTNERS].
- Mailing address of the partnership (cannot be a P.O. Box).
- Documented Tax Identification Number (TIN).

Living Trust:

- Lender's Legal Review of Entity (Cannot be ordered until all required entity documentation has been received and reviewed by underwriting).
- Copy of Living Trust Agreement and all amendments certified by all Trustee(s) for _____, reflecting that; (i) _____ are/is a trustee(s); (ii) the trustee(s) have the power to purchase or refinance property, borrow money and pledge assets on behalf of the trust; and (iii) the trustee(s) have the power to control the assets of the trust. [NOT NECESSARY IF HAVE A CERTIFICATE OF LIVING TRUST IDENTIFIED BELOW IN CALIFORNIA ONLY]
- Certificate of Living Trust Agreement certified by all Trustees for _____, reflecting that; (i) _____ are/is a Trustee(s); (ii) the Trustee(s) have the power to purchase or refinance property, borrow money and pledge assets on behalf of the trust; and (iii) the Trustees powers have not been revoked. [USE IF IN CALIFORNIA].

Realty Trust:

- Copy of Trust Agreement for trust that is notarized and recorded in the Registry of Deeds of collateral's county.
- Certificate of Trustees, reflecting that _____ are/is a primary beneficiary(ies). This document must be notarized and recorded in the Registry of Deeds of _____.
- Copy of Direction of Beneficiaries.

Land Trust:

- Certified Copy of Land Trust Agreement reflecting that _____ of legal age have a 25% minimum ownership in the Land Trust.
- Copy of Letter of Direction.

Layered Entity:

- All pertinent documentation required above for each entity involved in the layer.
- Lender's Legal Review of Entity (Cannot be ordered until all required entity documentation has been received and reviewed by underwriting).