



BRIGHTEN LENDING

New File Check List

- Caylx Point Data File: Email to Subs@brightenlending.com using password **1234**
- Submission form
- Completed and signed 4506-T and authorization form (Use form provided by Brighten Lending)
- Escrow and Title fee sheet
- Photo ID and SSN card. Non US Citizen, provide copy of Permanent Resident Card (front & back)
- For ALL properties owned, most current mortgage statement(s), property tax bill and insurance
- Wage Earner Income Docs: Most recent month check stubs and W-2 for last 2 years
 - ***Tax returns also required if commission earnings are more than 25% of gross income
 - ***Tax returns also required if using rental income from Schedule E
- Self-Employed Income Docs: Last 2 years of tax returns with all schedules
 - ***provide all applicable forms such as 1040, 1065 (LLC/Partnership) or 1120 (C or S Corp.)
 - ***Form 1065/1120, if borrower owns less than 25% of the business then only K-1 is required
- Assets; 2 months bank statements, IRA, 401k, etc. **LOE for ALL non-payroll deposits**
 - *****Must have sufficient funds to close, if using gift funds then include gift letter and donor's bank statement*****
- Purchase contract including all counter offer(s)
- Escrow instructions including all amendment(s) and copy of initial deposit check and receipt if applicable
- Preliminary title report with plat map
- Appraisal order form
 - *****Please provide instructions when you want to place the order**

"Initial" loan disclosures will go out for signatures along with the loan approval