



RTL UNDERWRITING SUBMISSION CHECKLIST

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GUARANTOR NAMES: _____

BORROWING ENTITY NAME: _____

PROPERTY ADDRESS: _____

LOAN NUMBER: _____

BUSINESS CHANNEL: ☐ RETAIL ☐ ROCKSTAR TPO

LOAN OFFICER/BROKER NAME: _____

LOAN PURPOSE: ☐ PURCHASE ☐ REFINANCE

LOAN TYPE: ☐ FIX & FLIP ☐ BRIDGE ☐ CONSTRUCTION

DEAL NARRATIVE:

1325 Satellite Blvd NW
BUILDING 1100, SUITE 1120
Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336
WWW.THEPERPETUAL.COM

HOME LOANS WITH THE
ROCKSTAR
TREATMENT, EVERY TIME

INITIAL UNDERWRITING DOCUMENT CHECKLIST

	YES	N/A
1003/1008	☐	☐
Term Sheet	☐	☐
Driver's License/Photo ID For All Guarantors	☐	☐
Credit Reports For All Guarantors	☐	☐
Background Checks For All Guarantors	☐	☐
Last Two Months' Bank Statements	☐	☐
Articles Of Organization/Formation Documents	☐	☐
Operating Agreement	☐	☐
IRS EIN Letter	☐	☐
Appraisal (PDF, SSRs, AIR Compliance, Invoice)	☐	☐
Renovation Budget	☐	☐
Borrower Experience Documentation (Schedule Of Real Estate Owned and/or similar)	☐	☐
HOI Declarations Page	☐	☐
Title Commitment (with Tax Cert, CPL, Chain Of Title, etc)	☐	☐
Fully Executed Purchase & Sale Agreement	☐	☐
2 nd Lien Loan Documentation, if applicable	☐	☐

IF A REFINANCE

Payoff Statement Good Through Funding Date	☐	☐
Verification Of Mortgage Through Month Of Funding	☐	☐

GROUND UP CONSTRUCTION & ADDITIONS

Line-Item Construction Budget (labor/materials broken out)	☐	☐
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Plans & Specs

☐☐

Permits

☐☐

CLOSED LOAN FINAL DELIVERY DOCUMENT CHECKLIST

YES N/A

Final HUD/Settlement Statement

☐☐

Copy Of Fully Executed Closing Package

☐☐

Personal Guaranty, Fully Executed By All Guarantors

☐☐

Business Purpose Affidavit/Certificate Of Non-Owner Occupancy

☐☐

Assignment Of Note

☐☐

Endorsement Of Note

☐☐

Note

☐☐

Mortgage/Deed Of Trust

☐☐

Final Title Insurance Policy (must reflect the full loan amount after all draws)

☐☐

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