

## Submission Checklist: **Personal Bank Statements (Alt-Choice)**

### You Will Need:

- ☐ **FNMA 3.2 File**
- ☐ **Broker Signed 1003 + DI Addendum (to be uploaded separately)**
  - Dated date of submission
  - Must also be signed by Borrower ahead of final approval
- ☐ **[PCF Wholesale Submission Form](#)**
- ☐ **Broker's Fee Sheet , must include appraisal fees, [See Approved AMC's](#)**
- ☐ **Proof of Self-Employment (24 months minimum)**
  - Articles of Organization -or-
  - Secretary of State -or-
  - CPA Letter
- ☐ **Most Recent 12- or 24-months personal bank statements (multiple accounts allowed)**
  - \*All individuals listed on personal bank statements must be on loan\*
- ☐ **Most Recent 2-months business bank statements**
  - \*Statements must evidence activity to support business operations, and
  - \*Statements must reflect transfers to the personal account being used
- ☐ **Purchase Agreement \*if purchase\***
  - Earnest Money Deposit
- ☐ **Credit Report Invoice \*if reissuing recently pulled credit report\***
  - If credit is not reissued – PCF Wholesale WILL pull new credit automatically
- ☐ **Asset Statements**
  - May use personal statements for both income and assets
  - Upload if needed for down payment/reserves
  - NEVER** upload tax return

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