

Submission Process

Submit information through Be In Mortgage TPO portal.

This is the documentation needed to submit a new file for a credit decision approval:

- Copy of non-expired, government issued photo ID
- ITIN or SSN verification (ITIN Letter or Card, SSN Card)
- Asset documentation (last two months' statements, all pages)
- Income documentation (we only require 12 months)
 - Full Doc (W2, 2 Paystubs, VOE)
 - Bank Statements (12 most recent statements divided and labeled, BSI questionnaire)
 - Profit & Loss (use FNBA template, need time in business, % of ownership, signed by preparer along with their PTIN)
- Fully Executed Purchase Agreement (if applicable)
- REO documentation (for all owned properties including subject property if refinancing)
- Mortgage Statement
 - Tax Bill (if not included in mortgage payment or home is free and clear)
 - HOI (if not included in mortgage payment or home is free and clear)
 - HOA (if applicable)
 - Lease Agreement if home is a rental.
 - Proof of rent is required on all rental homes if using any rental income but can be acquired in process.
- Review the "Eligibility Conditions" in your portal and provide any letters of explanations related to income, assets, or credit issues.