



KISS Capital  
1825 E. Oak Street, Ste. 120  
Conway, AR 72032  
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## RESIDENTIAL LOAN PACKAGE SUBMISSION CHECKLIST

**KISS Capital** has the ability to fund transactions quickly; however, the ability to fund transactions quickly is dependent upon the organization of the borrower/property information. In order to speed up the process of funding your loan transaction, please submit all of the following information with your completed application. For certain transactions additional information may be requested.

- Executive Summary
- Residential Loan Application
  - Schedule of Real Estate Owned
  - Zero Tolerance/ Fraud Policy
  - Authorization to Pull Credit
- Business Entity Documentation
  - Articles of Incorporation/Organization
  - Bylaws or Operating Agreement
  - Federal EIN Verification
- Valid Photo ID
- Social Security Number
- Bank Statements – Last 3 months/ All accounts – All Pages
- Retirement Accounts
- Property Valuation:
  - 3<sup>rd</sup> Party Appraisal (**Lender will order this**)
- DNA Report - \$25
  - Here is the link: [https://thesolution.isrefer.com/go/CDNA5\\_PME/terrymckee/](https://thesolution.isrefer.com/go/CDNA5_PME/terrymckee/)
- Current lease agreement(s) - if applicable
- Complete and executed Purchase and Sale Agreement, if applicable
  - Copy of Earnest Deposit
- Scope of Work with Draw Schedule
- Contractor Bids
  - Need copy of Contractor License and Insurance
- Preliminary Title Report
  - Need Contact information
- Hazard Insurance Binder
  - Covering the property and loan
  - Need Contact Information
- Broker Agreement