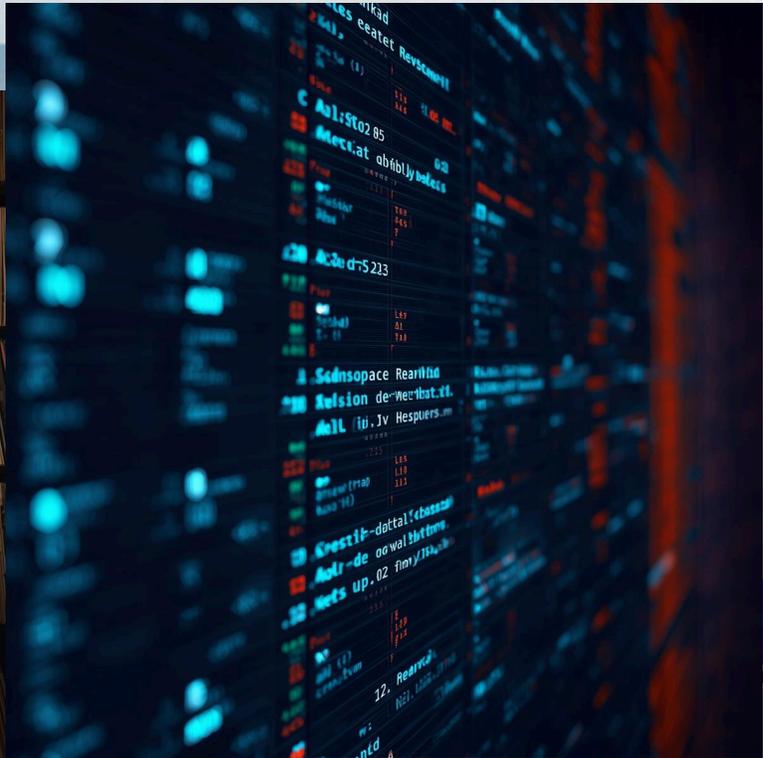


# THE DATA ROOM



An organized digital or analog record instantly signals your seriousness to all parties involved. This approach is essential for both traditional and non-traditional financing because it provides the transparency and ease of access that lenders and partners appreciate, streamlining the entire process and minimizing back-and-forth communication.





# Part 1: Individual Readiness - The Financial Foundation



This section is about achieving financial clarity and control, which is the cornerstone of true personal freedom. By compiling your financial and legal documentation, you gain the knowledge and power to make choices that matter to you, rather than being limited by financial constraints. Lenders scrutinize this data, but for you, it is the key to unlocking the independence to pursue a lifestyle you've chosen on your own terms.

## **Folder 1:**

The Financial Foundation Folder contains all the personal documentation necessary to prove you are a reliable borrower. These documents—income statements, bank records, and credit history—are the proof of your ability to repay a loan, build trust with lenders, and confirm your personal financial readiness to take on a property.



# Part 1: Individual Readiness - The Financial Foundation

Document	Status (✓)	Notes
<b>Income Verification:</b> Last 2 yrs W-2s & tax returns; last 2 months pay stubs		1099/Self-employed: Add 2 yrs business tax returns
<b>Proof of Assets:</b> Last 3 months bank/investment statements		
<b>Credit Report:</b> All 3 bureaus (Experian, Equifax, TransUnion)		<u>Reviewed for errors</u>
<b>Debt History:</b> Statements for all loans & credit cards		
<b>Gift Letter:</b> Signed letter for any gifted down payment funds		Includes corresponding bank statements



# THE DATA ROOM

## Personal & Legal Documents:

Document	Status (✓)	Notes
<b>Personal ID:</b> Driver's license, SSN card, or passport		Copies on file
<b>Proof of Funds:</b> Documentation for down payment/closing costs		Copies on file

## Folder 2: (The property's qualifications)

Property Due Diligence is where you verify the physical and legal realities of the property you intend to purchase. This collection of documents—surveys, appraisals, inspection reports, and water rights—provides the objective data needed to confirm the property's value and suitability for your specific vision. It's the essential step that ensures you are buying a viable, sustainable asset that aligns with your goals, not just a dream.



## Part 2: Sustainable Property Qualification - The Due Diligence

This section focuses on gathering all necessary documentation related to the physical property and its legal standing, with an emphasis on sustainable features.

### General Property Documents:

- **Signed Purchase Contract:** The official contract showing your offer and the seller's acceptance.
- **Title Information:** Title commitment, title insurance, and a full title search to identify any liens or issues.
- **Zoning Information:** Documentation from the local planning department confirming zoning and permitted uses.
- **Appraisal:** The property's appraisal to verify its value.  
Property Taxes: Recent property tax records.
- **Deed and Ownership:** All documents confirming the seller's legal right to sell the property.



# THE DATA ROOM

## Post-Offer Documents:

This section focuses on gathering all necessary documentation related to the physical property and its legal standing, with an emphasis on sustainable features.

## General Property Documents:

- **Home Inspection Report:** A detailed report from a licensed inspector.
- **Homeowners Insurance Policy:** A confirmed policy quote.

Having a complete data room makes you ready to move, smartly. By organizing all your personal and financial readiness documents in Folder 1 and the property's due diligence in Folder 2, you stop talking about independence and start taking command of it. This isn't just about getting a loan; it's about giving yourself the confidence and proof to either secure a new place or fortify the one you're in.