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DOCUMENT CHECKLIST · COMPLETE

Document Checklist

SS-2026-09-MPLE
Issued Sep 19, 2026
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The documents that published bank statement program pages name, alongside the three documents enclosed with this one. Every line below is quoted from the program page it is credited to, with the date that page was read. Nothing here is a requirement SoloSteady has been told about your own application.

SoloSteady produces the income summary, the deposit history and the income and expense summary that came with this sheet. It produces none of the items listed below and holds none of them. This is a reading of published program pages on the dates shown, not a list assembled for your application, and program pages change without notice. Whoever is handling your application is the only source for what they ask of you.

NAMED ON THE PROGRAM PAGES WE READ

The ruled space under each line is yours. Write where the document is, who has it, or the sentence you would say about it.

Bank statements covering the period

Twelve or twenty-four months, business or personal (Angel Oak Mortgage Solutions, bank statement program page, checked 2026-09-21).

Evidence of self-employment

Griffin Funding's bank statement loans page describes self-employment as the basis of the program, and documents such as a business licence as part of what a borrower supplies (Griffin Funding, bank statement loans page, checked 2026-09-21).

A third-party expense letter or profit-and-loss statement, where the program uses one

Angel Oak names a statement from a third-party CPA, tax preparer or bookkeeping company as what lowers the default expense factor (Angel Oak Mortgage Solutions, checked 2026-09-21). Deephaven's correspondent guideline matrix lists a third-party prepared expense letter or a third-party prepared profit-and-loss statement as the alternatives to the flat 50% ratio (Deephaven Mortgage, correspondent guideline matrix, checked 2026-09-21). The income and expense summary enclosed here is prepared by SoloSteady from your own deposits and withdrawals, so it is not one of these.

One account type, kept separate

Deephaven's correspondent guideline matrix states that a combination of personal and business statements is not allowed (Deephaven Mortgage, correspondent guideline matrix, checked 2026-09-21). Angel Oak's page describes business or personal statements as alternative bases for the program rather than as a pair submitted together (Angel Oak Mortgage Solutions, checked 2026-09-21).

EXPLANATIONS THOSE SAME PAGES NAME

Two situations the pages below name as ones a written explanation is commonly asked for. Your income summary already lists the deposits and the months in question, so the facts are in your hands before anyone asks.

Transfers, cash, and deposits outside your pattern

Griffin Funding's page names transfers between your own accounts, and cash or large deposits, as amounts excluded or flagged, with a written explanation commonly asked for on the flagged ones (Griffin Funding, bank statement loans page, checked 2026-09-21). Your income summary lists the deposits above half your monthly figure.

Months carrying an overdraft fee

Deephaven's correspondent guideline matrix notes that NSF activity may draw a letter of explanation (Deephaven Mortgage, correspondent guideline matrix, checked 2026-09-21). Your income summary names the months that carry one.

WHAT IS DELIBERATELY ABSENT

No credit score, down payment, reserve amount or ratio appears here, because no page read states one that applies to everybody. Nor does any threshold or amount specific to your own application. If you see a figure quoted as universal, check whose page it came from.

Nothing written on this sheet reaches SoloSteady. The file was produced at the moment shown above and is not read back, so these lines exist on your copy and nowhere else.

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