

Aaron Silverman

Mortgage Loan Originator

NMLS #957533

Powered by Edge Home Finance, LLC
NMLS #891464

Document checklists

Page 1 of 3

Document checklists

Get your paperwork straight before you apply.

Don't email any of these. Just have them handy. Every lender and program is different, so you may need more or less. We'll go over what's actually needed on the call, and I'll tell you how to send documents securely.

Start here if you're self-employed

Self-employed borrower checklist

For 1099 contractors, sole proprietors, and LLC, S-corp and partnership owners.

Questions about any item? [Book a 15-minute call](#) or call [\(305\) 967-1349](#).

- ☐ Personal tax returns for the last two years, with all schedules
- ☐ Business tax returns for the last two years, if you file them (1120S, 1065, or 1120)
- ☐ K-1s, if you own part of a business
- ☐ Year-to-date profit and loss statement
- ☐ Recent personal and business bank statements
- ☐ Your 1099s, if you're paid as a contractor
- ☐ Business license or proof the business is active, if you have it
- ☐ Photo ID
- ☐ A quick list of your current debts
- ☐ Your CPA or tax preparer's contact info, if you'd like me to talk with them

Notes



Aaron Silverman, Mortgage Loan Originator, NMLS #957533 | Edge Home Finance, LLC, NMLS #891464 | FL License #MBR1640 | 5860 Baker Road, Minnetonka, MN 55345 | NMLS Consumer Access (www.nmlsconsumeraccess.org): Aaron Silverman #957533, Edge Home Finance, LLC #891464 | Equal Housing Opportunity

Edge Home Finance, LLC is a mortgage broker, not a direct lender or creditor. Edge Home Finance, LLC does not arrange, solicit, or originate mortgage loans for real property located in the State of New York. Educational only, not a commitment to lend or an offer of credit. All loans subject to lender guidelines, underwriting, and approval. Not all borrowers will qualify. This isn't tax or legal advice. Equal Housing Opportunity. Updated October 2026.

Aaron Silverman

Mortgage Loan Originator

NMLS #957533

Powered by Edge Home Finance, LLC
NMLS #891464

Document checklists

Page 2 of 3

Document checklists

Buying or refinancing a rental?

A DSCR loan looks mainly at whether the property's rent covers its costs, not your personal income. A conventional investment loan can work if your income documents already do.

Either way, start here.

Investors

Investor / DSCR checklist

For buying or refinancing a rental property.

Questions about any item? [Book a 15-minute call](#) or call [\(305\) 967-1349](#).

- ☐ Address and details of the property you're buying or refinancing
- ☐ Current leases, if the property is rented
- ☐ A list of other properties you own, with mortgage and insurance info
- ☐ Recent bank statements showing funds for closing and reserves
- ☐ Photo ID
- ☐ Homeowners insurance quote (and flood, if needed)

Notes

Short-term rental? Rules vary by city and building, so check them before you count on that income. DSCR loans have different terms and requirements than a standard loan.



Aaron Silverman, Mortgage Loan Originator, NMLS #957533 | Edge Home Finance, LLC, NMLS #891464 | FL License #MBR1640 | 5860 Baker Road, Minnetonka, MN 55345 | NMLS Consumer Access (www.nmlsconsumeraccess.org): [Aaron Silverman #957533](#), [Edge Home Finance, LLC #891464](#) | Equal Housing Opportunity

Edge Home Finance, LLC is a mortgage broker, not a direct lender or creditor. Edge Home Finance, LLC does not arrange, solicit, or originate mortgage loans for real property located in the State of New York. Educational only, not a commitment to lend or an offer of credit. All loans subject to lender guidelines, underwriting, and approval. Not all borrowers will qualify. This isn't tax or legal advice. Equal Housing Opportunity. Updated October 2026.

Aaron Silverman

Mortgage Loan Originator

NMLS #957533

Powered by Edge Home Finance, LLC
NMLS #891464

Document checklists

Page 3 of 3

Document checklists

Buying your first home?

Pull these together early. Check your credit report for surprises before a lender sees it, and decide roughly what you want to spend each month on housing.

First-time buyers

First-time buyer checklist

For W-2 earners buying their first home.

Questions about any item? [Book a 15-minute call](#) or call [\(305\) 967-1349](#).

- ☐ Recent pay stubs
- ☐ W-2s for the last two years
- ☐ Tax returns, if you have other income or are self-employed
- ☐ Recent bank statements for all accounts
- ☐ Info on any gift funds from family
- ☐ Photo ID
- ☐ Current landlord's contact info, or your rent history
- ☐ A short note on anything unusual in your credit, if there is something

Notes

Please don't email any of these. Just have them handy. When it's time, you'll upload documents through Edge Home Finance, LLC's secure application.

Questions about any of these?

Book a 15-minute call. We'll go over what's actually needed for you. No documents yet, no commitment.

Book a call

Apply online

CALL [\(305\) 967-1349](#) **EMAIL** aaron.silverman@edgehomefinance.com

BOOK calendly.com/aaron-silverman-edgehomefinance/30min **APPLY** edge.my1003app.com/957533/register



Aaron Silverman, Mortgage Loan Originator, NMLS #957533 | Edge Home Finance, LLC, NMLS #891464 | FL License #MBR1640 | 5860 Baker Road, Minnetonka, MN 55345 | NMLS Consumer Access (www.nmlsconsumeraccess.org): Aaron Silverman #957533, Edge Home Finance, LLC #891464 | Equal Housing Opportunity

Edge Home Finance, LLC is a mortgage broker, not a direct lender or creditor. Edge Home Finance, LLC does not arrange, solicit, or originate mortgage loans for real property located in the State of New York. Educational only, not a commitment to lend or an offer of credit. All loans subject to lender guidelines, underwriting, and approval. Not all borrowers will qualify. This isn't tax or legal advice. Equal Housing Opportunity. Updated October 2026.