ENTITY VESTING

BROKER SUBMISSION CHECKLIST

AMB Solutions Pro / Plus / DSCR | Investment properties only

BORROWER: _____ **AMB LOAN NUMBER:** _____

01 ELIGIBILITY & OWNERSHIP

- ☐ Entity vesting permitted on ALL Solutions products for investment properties.
- ☐ Property is investment / business purpose; entity established for real estate ownership / management.
- ☐ DSCR: No more than four entity owners; disclose each owner and %.
- ☐ Identify guarantors and confirm applicable credit requirements.
- ☐ DSCR: No more than TWO entity layers; ownership chain consistent.
- ☐ DSCR: Trust-layered entities and land trusts are ineligible.

02 LLC DOCUMENT PACKAGE

- ☐ Filed Articles of Organization.
- ☐ Complete Operating Agreement, including all amendments.
- ☐ Certificate of Good Standing dated within 30 days of closing.
- ☐ EIN / tax identification number.
- ☐ Authorized signor / manager information and signing authority.
- ☐ Completed FCM Certification of Beneficial Owner(s).
- ☐ Government photo ID for each individual owning 25% or more.

03 GUARANTORS & SIGNING

- ☐ DSCR: Guarantor is managing member or majority owner with >=25% ownership.
- ☐ Verify guarantor ownership and signing authority in entity documents.
- ☐ DSCR: Personal recourse required; PG if Note not signed individually.
- ☐ Note and security instrument signed in correct entity/individual capacity.
- ☐ All borrowers execute Occupancy Certification.
- ☐ Refinance: Business Purpose & Occupancy Affidavit.
- ☐ Community-property state: spouse consent if PG and spouse not on loan.

04 OTHER ENTITY TYPES & FINAL CHECK

- ☐ DSCR partnership: filed certification (if required), agreement + amendments, good standing, EIN, required consents.
- ☐ DSCR corporation: articles, bylaws, amendments, good standing, EIN, borrowing resolution, franchise-tax evidence.
- ☐ For layered entities: furnish full ownership and entity documents for BOTH layers.
- ☐ Match vesting, owner %, guarantors and authorized signers across application, title and entity documents.
- ☐ Pro/Plus: confirm entity-type documents and signatures with AMB Closing before docs.

BEFORE SUBMISSION

Entity vesting: Pro / Plus / DSCR investment only. Deliver full ownership chain and entity package together.

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EQUAL HOUSING LENDER

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