

LINK SELLER FINANCE AGREEMENT SUBMISSION CHECK LIST

Step 1: New Transaction (Pre-Approval)

1. Create LINK file in [DASH](#)
2. Upload 3.4
 - a. Loan Purpose and Loan Type must reflect Link Seller Finance Agreement when creating LINK file in [DASH](#)
 - o See [How To Submit a Link Transaction](#)
3. Documents Required:
 - a. Equifax Credit Report for all borrowers
 - o Wage Earner Minimum Score 600
 - No Score Allowed
 - o Self Employed Minimum Score 660
 - No Score Allowed.
 - b. [Payment and Fee Calculator](#)
 - o Calculator must be completed prior to pre-qualifying the loan
4. Click “Submit Loan” tab

Step 2: Loan Status will indicate “LINK AUS Approved”

A LINK AUS approval email will be sent, prompting recipient(s) to log in and review loan conditions.
Additional underwriting conditions may apply after underwriter review

Purchase Contact and Addendums

- ☐ Signed Purchase Contract with All Addendums
- ☐ Addendum Assignment of Purchase Contract to Government Entity ([Access Addendums](#))

Wage Earner Income Conditions

- ☐ 60 Days of Paystubs
- ☐ 60 Days Banks Statements showing deposits
- ☐ Completed [Wage Earner Income Calculator](#)

Self Employed Income Conditions

- ☐ Prior Year and YTD P&L Statement
- ☐ 90 Days Business Banks Statements showing deposits
- ☐ Prior Year Income Tax Return (all schedules)
- ☐ Completed [Self Employment Income Calculator](#)
- ☐ Business License or Proof License Not Required

Asset Statement for Cash to Close

- ☐ Bank Statements must reflect all funds required

12 Month Housing History (Per Guidelines)

- ☐ Living Rent Free, not allowed
- ☐ Cash Payments or Money Order Payment, not allowed

Required Inspections

- ☐ [Home Inspection Acknowledgment](#)
- ☐ Home Inspection and Paid Invoice
- ☐ Roof Inspection / Certificate (if home is older than 10 years and/or appraisal rating of C3 or C4)
- ☐ Insect Inspection

Additional Conditions Required

- ☐ Home Warranty
- ☐ Renter Insurance Deck Page
- ☐ Two (2) forms of Government ID's (per borrower)
- ☐ [Homebuyer Education Certificate](#)
- ☐ [Home Payment Protection Plan Quote](#)
- ☐ HOA Compliance Tracking (if Applicable)

