



# ADU Financing Loan Checklist

Use this checklist to gather everything you'll need to get prequalified and approved for ADU financing — including second mortgages, HELOCs, and construction loans.



## Personal + Property Info

- Full legal name(s) of all property owners
- Driver's license or government-issued ID
- Current address and how long you've lived there
- Property type (SFR, duplex, etc.)
- Primary residence confirmation



## Income verification (Pick one based on employment)

### If W-2 Employee:

- Last 2 paystubs
- Last 2 years of W-2s or tax returns

### Bank & Asset Documents:

- Last 12 - 24 months of bank statements
- Retirement accounts or investment accounts(optional, shows reserves)

### If Self-Employed:

- Last 2 years of full tax returns
- Year-to-date profit & loss statement
- 3 months of business bank statements (if applicable)



## ADU Project Details

(required for construction loans, optional for HELOCs)

- Draft or finalized ADU plans
- ADU location and type (detached, garage conversion, etc.)
- Contractor bid or estimated build cost
- Estimated timeline and draw schedule
- Permit status (not always required for pre-approval)