



Documentation Needed to Start the Processing of your Loan

Identity Documentation

____ • Copy of all borrowers driver's licenses and social security cards or passport

Residence History

____ • Previous addresses for the last 2 full years and how long you lived at each (dates needed for the loan application)

____ • If you currently rent, your property owner's name, address and telephone number to verify the most recent 12-month rental history

Savings, Checking & Investment Accounts

____ • Checking/Savings Accounts - **2** most recent monthly statements

____ • Stocks/Mutual Funds - **2** most recent monthly or quarterly statements (if using for closing).

____ • 401K/Retirement Accounts - most recent quarterly statements – (if using for closing we need proof of receipt of liquidated funds and proof of deposit into your account.)

Employment History

____ • Names and addresses for all your employers for the last **2** years

____ • Dates of employment for each employer - start date and termination dates are required please

____ • Letter explaining any gaps in your employment in the last **2** years

____ • Pay stubs for the last 30 days – if paid bi-weekly - every two weeks, we need the **3** most consecutive pay stubs

____ • Most recent 2 years W2's for all salaried borrowers

____ • Self Employed or Commission Income - Most recent 2 years 1040's personal & business tax returns including 1120 Corporate returns, 1120S-S Corp., 1065's-Partnership and/or K1's (if applicable)

____ • Year-to-date profit and loss statement and current balance sheet (if self-employed)

____ • Annual Award letter and a copy of your most recent check for retirement, social security or disability income. (If auto deposited into your account, please send the bank statement showing the deposit)

Miscellaneous (if applicable)

____ • Complete Bankruptcy papers including discharge

____ • Complete Divorce papers and Final order by the judge

Real Estate

____ • Copy of most recent property tax bill for **all** properties owned

____ • Copy of most recent homeowner's insurance bill for **all** properties owned

____ • Copy of most recent mortgage statement for **all** properties owned

____ • Copy of the fully executed contract on the sale of your **CURRENT** home (if needed for qualifying)

____ • Copy of the fully contract for the purchase of your **NEW** home

____ • Copy of most recent Survey