



Gather Your Documents!

ALL BORROWERS:

- W-2's for the previous two years
- Paycheck stubs for the last 30 days (most current)
- Employment history for the last two years—be sure to address any gaps of employment
- Checking and saving account statements for last 2 months, all pages; all non-payroll deposits must be documented—please make a copy of the check before you deposit it
- Most recent 2 months or 1 quarterly statements for 401(k)s, stocks, and other investments, including terms and conditions for withdrawal
- Signed tax returns from the last 2 years, all pages/schedules
- Residency history over the last two years, with name, phone number, address and account number of landlord or mortgage company
- Photo identification (valid Driver's License or Passport) for applicant and co-applicant

SELF-EMPLOYED BORROWERS ADDITIONAL DOCUMENTS:

- Copies of most recent 2 years business tax returns (with all schedules)
- YTD profit & loss statement and balance sheet
- Copy of business license or CPA contact information
- 1099s or K1 forms

DOCUMENTS NEEDED FOR VA LOANS:

- Veteran DD214 or Veteran Reservists DD256. Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan
- Original COE (Certificate of Eligibility) if provided by VA previously

COMMON DOCUMENTS WHICH MAY BE REQUIRED IF APPLICABLE:

- For Refinances: Copy of Note, Deed of Trust or Mortgage, and Homeowner's Insurance information
- Previous Bankruptcy: Copies of Petition and Discharge, including supporting schedules A—K
- Divorce Decree and Property Settlement if applicable
- Relocation Agreement: If relocation move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits
- Documentation supporting moneys received from social security/retirement/disability, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least 3 years
- Rental property: Copies of leases, plus mortgage statement, homeowner's insurance and property tax statements

Documents can be sent using my contact information below, please don't hesitate to call if you have any questions!



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