



REQUIRED DOCUMENT CHECKLIST

Thank you for providing all necessary documents as quickly as possible.

Sending documents ***ALL TOGETHER*** can make the loan application process move smoother.

Salaried Borrowers

- Past 2 years W-2 forms
- Paycheck stubs covering last 30 days
- Current bank statements, TWO months with ALL pages
- Past two years of Tax returns (Filed Extension, if applicable) ALL pages
- Current Landlord or Lender name, address, phone number, account number and payment amount
- Earnest Money Contract, if applicable.
- Will ask for credit card # once ready to order the appraisal.
- Name and phone number of your intended hazard insurance agent.
- Copy of unexpired driver's license.

Self Employed Borrowers:

- Past 2 years personal and corporate tax returns and W-2's/ 1099's
- Past 2 years K-1's if you are a partner or own 25% or more of a partnership/corporation
- Year-to-date accountant prepared Profit/Loss Statement and Balance Sheet
- All other documents as specified for salaried borrowers

Other If Applicable:

- Full Divorce Decree
- Full Bankruptcy Filing and Discharge
- Corporate Relocation Policy and name of contact to verify specific relocation policy
- Proof of sale of present home (HUD 1 or closing statement)
- GIFT FUNDS:** Gifts must be in the form of a Cashier's Check with grantor's account number (please make a copy of the check before depositing and a copy of the executed deposit receipt). An original letter from the grantor stating that the funds are a gift and not to be repaid is also required.
- REFINANCES:** Current principal, interest, HOA and escrow information. Hazard/Home insurance agent and phone number, name and phone of current lender and current survey less than 10 years old with no changes.

OTHER INFORMATION OR DOCUMENTATION, EVEN THOUGH IT MAY HAVE NOT BEEN ORIGINALLY REQUESTED, MAY BE REQUESTED DEPENDING ON PARTICULAR SITUATIONS OR SPECIAL LOAN PROGRAMS. THIS CAN HAPPEN AT DIFFERENT TIMES THROUGHOUT THE APPROVAL PROCESS AND IS OFTEN NECESSARY TO CLARIFY AND COMPLETE THE MORTGAGE APPLICATION TO OBTAIN APPROVAL.