

Application Documentation Checklist

Gather these documents when you apply for rapid and proper processing of your loan.

- 1 month most current pay-stubs from all current employers
- 2 years most recent W-2's
- 2 years most recently signed federal tax returns
- If self-employed, 2 years most recently signed personal and business tax returns, (1099's, K-1, etc.) with all schedules and year-to-date profit and loss statement
- Name, address, phone number, dates of employment and salary for all employers for last 2 years - letter of explanation for all gaps in employment
- 3 months most recent bank statements for all accounts (all pages)
Must show bank name and include the name of the account holder and account number. Screen shots not permitted. All large deposits must be documented.
- Investment Accounts (401K, stocks, etc.) – 3 months most recent statements (all pages) with terms of conditions (if applicable)
- Social Security/Pension/Disability Income Award Letter (if applicable)
- Evidence of Alimony/Child Support (divorce decree, support order etc.)
- List of all properties owned – copy of mortgage statement or tax and insurance bills if non-escrowed (all properties)
- Opened loans (within the last 90 days) – addresses, account numbers, balances and monthly payments or most recent statement (if available)
- Gift Letter & Documentation (if applicable) – copy of canceled check along with bank statement showing funds deposited. Proof of donor availability (donors bank statement).
- Sales agreement, specifications, plans, legal description or deed
- Home Owner's Insurance – Contact information for company & agent
- DD214 & Certificate of Eligibility (VA only)
- Social Security number of all borrowers
- Photo identification – Valid Driver's License or Passport

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Call me today to get started!



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