



THANK YOU for allowing us the opportunity to serve you in this mortgage transaction. Our team is committed to provide exceptional service in making your home loan process as smooth as possible. Attached is a list of documentation you will need to provide, allowing us to expedite your loan decision.

Initial Documentation Needed

Items in this list that are applicable for your situation are **required** for us to process your loan request

INCOME

- Most recent 2 years IRS W-2/1099 Forms and Full Tax Returns (IRS 1040) all schedules, all pages.
- Most recent 30 days of paycheck stubs
- Self-Employed – Most recent 2 years Personal and Business Tax Returns (all schedules, all pages including K1's)
- Retired – Most recent Social Security awards letter outlining the current years benefit. Copy of pension letter outlining monthly pension amount.

ASSETS

- Most recent (2) months checking and savings statements, all pages must be included, even if blank. You will need to document the source of funds for any non-payroll deposit greater than \$500.
- Investment Account statements – provide the most recent quarterly or last 2 months. You will need to document the source of funds for any non-payroll deposit greater than \$500.

IDENTIFICATION

- Legible copy of your valid driver's license (all dates and numbers must be fully legible) Do Not Fax
- Legible copy of your social security card

IF APPLICABLE

- Bankruptcy Discharge, if discharged 10 years or less
- Divorce Decree to include all pages. If there is a separate marital agreement that was made part of the final decree this will need to be provided as well.
- Copy of most recent mortgage billing statement for any current real estate you own. If the property taxes and homeowner's insurance are not part of your payment, you will need to provide the most recent tax bill and insurance declarations page reflecting the annual premium. Provide copy of current HOA billing as well.
- DD214 (for VA loans)
- Copy of current leases for any rental property you currently own.
- Copy of existing survey that still represents the footprint of the property (for refinance loans)
- Copy of owner's title insurance policy, if you have (for refinance loans)

SALES CONTRACT

- Copy of fully executed contract to include all addendums and seller disclosure. Include copy of binder check
- Contact information for Realtors and Closing Agent

DO NOT CHANGE JOBS, APPLY FOR NEW CREDIT, INCREASE CURRENT DEBT OR MAKE CASH DEPOSITS TO YOUR ACCOUNTS WITHOUT TALKING TO YOUR LENDER FIRST!!