



INITIAL REQUESTED DOCUMENTS

To properly qualify you for financing we ask you to provide the APPLICABLE documents as outlined below.



INCOME

- 2 most recent pay stub(s) covering one month period (must show year-to-date earnings)
- 2 years W2's, 1099's and/or K1's
- 2 most recent signed tax returns all pages, all schedules for personal and business
- Disability, pension, and social security: provide most recent award letter and/or benefit letter
- Extension of tax return filing: provide copy of the extension request & proof of payment if money owed.



ASSETS

- 2 full months of statements, all pages or most recent quarterly statement



MORTGAGE HISTORY / RENTAL

- Most recent mortgage statements for all current mortgages
- Proof of yearly or monthly HOA on all current homes owned
- For all mortgage statements not including real estate taxes & home insurance in the payment, provide proof of real estate tax and proof of home insurance premium for the year



EMPLOYMENT

- Employment HR contact information for previous two years: all borrowers, all jobs
- Borrower's authorization form signed (provided by your loan officer)



IDENTIFICATION

- Drivers license / State issued ID legible (copies of front and back)
- One other form of ID: Social Security Card legible, Resident Alien Card, Valid Passport, Employee ID, Health card, etc...



SPECIAL CIRCUMSTANCE DOCUMENTS

- Self Employed borrowers: provide 2 years business licenses or CPA letter to confirm the amount of years of self employment
- Divorce Decree: provide all pages, all schedules
- Bankruptcy: provide all pages, all schedules
- If you are applying for a VA loan: provide DD214 or Statement of Service Letter / Transfer Orders (whichever is applicable)
- Child Support Orders