



Below is a list of the information we will need to consider your loan application and find the mortgage loan that best meets your financial needs.

Documents for All Loan Product Types

Basics for All Borrowers

- Most recent 2 pay stubs covering at least a 30-day period.
- Most recent 2 years W2 forms.
- Complete Federal Income Tax Returns for the past two years (all Schedules).
- Most recent two months bank statements (all pages even if they are blank).
- Most recent retirement account statements such as 401(k), IRA, etc. (all pages even if they are blank).
- Copy of Driver's License & Social Security Card

Additional Income Source Documentation Requirements

- **Social Security**-Social Security Awards letter and two years 1099 forms.
- **Pension**- Pension Awards letter and two most recent pay statements.
- **Child Support** - Proof child support will continue for at least three years via complete divorce decree or court order. Three months proof of payments must be documented via the Attorney General's Office and/or canceled checks.
- **Trust** - Complete trust agreement (all pages) will be required. Three months proof of income and three years continuation will be required.
- **Rental** - Complete Federal Income Tax Returns and lease agreements will be required for the last two years to document rental income. Rental income not shown on tax returns may not be eligible.

Additional Documents for Purchase Transactions

- Complete signed and executed contract (all pages).
- Copy of seller's property survey if accepted by the closing agency.

Additional Documents for Refinance Transactions

- Copy of your most recent mortgage payment statement.
- Copy of original Note and Deed of Trust for FHA/VA loans.
- Copy of the existing property survey if accepted by the closing agency.
- Name, Phone, and Fax number of your current property insurance agent.

Other Information for Individual Situations

Self-Employed Borrowers

- *Most recent two years personal and business Federal Income Tax Returns (all schedules).*
- *Year-to-Date Profit & Loss statement.*

Veterans

- *Copy of DD214*
- *Original Certificate of Eligibility*

Divorced Borrowers

- *Copy of complete executed divorce decree will be required to verify alimony, child support, obligations on joint accounts, etc. (all pages).*

Non-US Citizens

- *Permanent Resident Aliens - Clear copy of front and back of Permanent Resident Alien Card.*
- *Nonpermanent Resident Aliens - Clear copy of visa and I-94 card with at least 12 months remaining on term.*

Additional Credit Documents (if applicable)

- **Bankruptcy** - *Borrowers with bankruptcies within the last 7 years may be required to submit complete bankruptcy papers (all pages and schedules are required).*
- **Judgment** - *Borrowers with judgments in the last 7 years may be required to provide a release of judgment.*
- **Tax Lien** - *Borrowers with Federal or State Tax liens may be required to show proof of lien release.*
- **Divorce:** *Complete executed divorce decree.*