

DOCUMENTS NEEDED FOR ALL LOAN APPLICATIONS

ALL BORROWERS:

1. Copies of W-2's for the last two years;
2. Copies of the two most recent pay stubs showing year-to-date earnings;
3. Copies of checking and saving account statements for last three months (all pages);
4. Copies of quarterly or semi-annual statements for checking, savings, IRA's, CD's, money market fund, stock, 401k, profit sharing, etc.;
5. Copy of sales contract when ratified;
6. Employment history for the last two years (address any gaps of employment);
7. Residency history over the last two years, with name, phone number, address and account number of Land or mortgage company; for rental property copies of leases;
8. Canceled earnest money check when it clears or corresponding bank statement, if applicable;
9. Check for the expense of appraisal & credit report if required;
10. Refinance copy of note, deed of trust, settlement statement, survey, and insurance information;
11. Documentation of any assets used for down payment, closing cost, and cash reserves;
12. If paid off mortgage in the last 2 years, need copies of HUD1;
13. Copy of driver's license for applicant and co-applicant.
14. Copy of Social Security Card for each applicant and co-applicant(s);
15. Copy of your past two years' tax returns.

SELF-EMPLOYED BORROWERS:

1. Copies of most recent 2 years tax returns (with all schedules including k-1's if applicable);
2. Copy of current profit & loss statement and balance sheet;
3. Copy of corporate/partnership tax returns for most recent 2 year period if owning 25% or more of company -- copies of W-2's and/or 1099 forms.

DOCUMENTS WHICH MAY BE REQUIRED:

1. Relocation Agreement if move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits;
2. If you've had a previous bankruptcy, bring copies of petition for bankruptcy and discharge, including supporting schedules;
3. Divorce Decree (if applicable);
4. Documentation supporting moneys received from social security/retirement trust income, i.e. copies of direct deposit bank statements, awards letter or other evidence income will continue.

DOCUMENTS NEEDED FOR FHA/VA LOANS:

1. FHA: Copy of Social Security Card and driver's license for each applicant and co-applicants;
2. VA: Original certificate of eligibility and copy of DD214 discharge paper;
3. VA: Name and address of nearest living relative