

## All Borrowers:

- ✓ W-2s for the previous two years
- ✓ Paycheck stubs for the last 30 days (most current)
- ✓ Employment history for the last two years (address any gaps of employment)
- ✓ Checking and saving account statements for last two months (all pages). All non-payroll deposits must be documented - please make a copy of the check before you deposit it.
- ✓ Statements for 401(k)s, stocks and other investments (most recent)
- ✓ Signed federal tax returns from the last two years
- ✓ Residency history over the last two years, with name, phone number, address and account number of landlord or mortgage company
- ✓ If you paid off a mortgage in the last two years, need copies of HUD-1 or Release/Satisfaction
- ✓ Photo identification (valid driver's license or passport) for applicant and co-applicant
- ✓ Check or credit card information for credit report and appraisal fee

## Documents Needed For VA Loans:

- ✓ Veteran DD214 or Veteran Reservists DD256  
*\*Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan.*

## Self-Employed Borrowers Additional Documents:

- ✓ Copies of most recent two years corporate tax returns (with all schedules)
- ✓ Year-to-Date profit & loss statement and balance sheet
- ✓ Copy of business license or CPA contact information
- ✓ 1099s or K1 forms

## Documents Which May Be Required:

- ✓ If Refinancing: Copy of Note, Deed of Trust or Mortgage, HUD-1 Settlement Statement, Survey and homeowners insurance information
- ✓ Previous bankruptcy – need copies of Petition and Discharge, including supporting Schedules A through K
- ✓ Divorce Decree (if applicable)
- ✓ Relocation Agreement – if relocation move is financed by employer, i.e. buyout agreement, plus documentation outlining company-paid closing costs/benefits
- ✓ Documentation supporting monies received from Social Security/retirement/disability, i.e. copies of direct deposit bank statements, awards letter and evidence that income will continue for at least three years
- ✓ Rental property – copies of leases, plus mortgage statement, homeowner's insurance and property tax statements



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