

Support Documentation Checklist

The most important thing to understand is that the loan approval process is 100% dependent on your documentation. To insure a smooth transaction, it is imperative that you have all of your documents gathered prior to your initial loan application. Following is a list of all the documents you will need. Please feel free print this screen and use this as a checklist.

Employment Information

- Most recent two years complete *tax returns* with all schedules.
- Most recent two years *W-2's*, 1099's, etc.
- Most recent *pay stubs* covering a one month period.
- If Applicable: Self-Employed will need Three years Tax Returns and YTD Profit & Loss Statement.

Savings Information

- Most recent three months complete *bank statements* for any and all accounts with all pages.
- Most recent statement from retirement, 401k, mutual funds, money market, stocks, etc.

Credit Information

- Most recent statements from your bills, indicating minimum payments and account numbers.
- Name, Address, and Phone number of your landlord, or 12 months cancelled rent checks.
- If Applicable: Should you have no credit. Copies of your most recent utility bills will be needed.
- If Applicable: Copy of complete Bankruptcy and Discharge Papers.
- If Applicable: If you co-signed for a mortgage, car, credit card, etc, need 12 months cancelled checks. front and rear, indicating you are not making payments.

Personal Information

- Copy of *Drivers License*.
- Copy of *Social Security Card*.
- If Applicable: Copy of complete Divorce, Palimony, Alimony Papers.
- If Applicable: Copy of Green Card or Work Permit.
- If Applicable: If you own another home(s) - see below

If a Refinance or you own Rental Property

- Copy of Note & Deed from current loan.
- Copy of Property Tax Bill.
- Copy of Hazard (homeowners) Insurance Policy.
- Copy of Payment Coupon for current Mortgage.
- If Applicable: If property is multi-unit, need Rental Agreements.

Additional documents may be needed upon review of your file and on a case-by-case scenario.

Any questions, please feel free to contact me.