

## INFORMATION NEEDED FOR LOAN APPLICATION

1. Copy of most recent pay stubs with YTD income, covering a 30-day period.
2. Copy of W-2's and 1099's for all jobs worked during the past two years.
3. Copies of the past two years tax returns, federal returns only.
4. Must be a complete set and include all schedules. If you own 25% or more of a company, I need your business returns, all pages, including k-1 if applicable and YTD P&L.
5. Copy of most recent 2 months bank statements for all checking/savings accounts, must have name, account # and date. Also
6. provide 2 months statements for evidence of any retirement income (401K, IRA, Etc.). (**Include all pages on any statements provided, for example 1 of 4, I need all 4 pages**). Please source any large deposits.
7. Current copies of photo I.D. i.e. Driver's license
8. Copy of Social security card, if FHA/VA loan
9. If rental property(s) are owned, all information on the mortgages(s), copies of current leases and two years tax returns.
10. Copy of divorce decree if applicable.
11. If you are currently renting, provide name, address and phone number of your landlord.
12. If you are receiving a gift for down payment and/or closing costs, provide name, address and phone number of giftor and proof of funds from giftor.
13. Home owner (Fire) Insurance information; company name, agent's name and phone number.
14. If this is a **purchase** please provide a copy of the cleared earnest money check after it goes through the bank, we need front and back of check.
15. If this is refinance please provide a copy of your mortgage statement(s).
16. Copy of HUD settlement statement if you sold your home in the last 90 days.

Different programs require varying amounts of documentation. The loan program you select may require more or less documentation. Please contact us for a free, no-obligation consultation.

Appraisal cost varies by loan type and home size.