

The required documents needed are as follows:

PERSONAL INFORMATION

- ◆ Copy of valid **DRIVER'S LICENSE(S) AND/OR MILITARY/FEDERAL/STATE ISSUED ID CARD(S)**.
- ◆ Copy of **SOCIAL SECURITY CARD(S)** (if available).
- ◆ **WORK VISA OR GREEN CARD(S)**.
- ◆ Copy of **DIPLOMA(S)** (if applicable).
- ◆ **Your basic information-name, SS #, date of birth, e-mail address, address (current & previous 2 years), phone #, marital status, # years of school completed, # & age of dependents, rent amount if currently renting.**

EMPLOYMENT/INCOME

- ◆ **PAY-STUB(S)/LES** verifying **most recent 30 days & year-to-date income** (five-if paid weekly, three-if paid every two weeks, two-if paid twice a month, & one-if paid once a month). Year-end (2 years) if it includes overtime/commission/bonus OR prior employment.
- ◆ **W-2(S) AND/OR 1099(S) FORMS** covering the last **two (2) years**.
- ◆ **1040 FEDERAL TAX RETURNS WITH ALL SCHEDULES** (signed) covering the last **two (2) years**.
- ◆ **If you are SELF-EMPLOYED, your complete BUSINESS TAX RETURNS WITH ALL SCHEDULES** (signed) covering the last **two (2) years, along with a PROFIT & LOSS STATEMENT** that contains **YEAR-TO-DATE. IF P & L IS NOT AUDITED, provide THREE MONTHS SUPPORTING BUSINESS BANK STATEMENTS.**
- ◆ Most recent **SOCIAL SECURITY, PENSION, DISABILITY AND/OR RETIREMENT AWARDS LETTER(S) AND CORRESPONDING 1099(S)** (if applicable).
- ◆ Most recent **INVESTMENT PROPERTY LEASE AGREEMENT(S)** (if applicable).
- ◆ **ALIMONY AND/OR CHILD SUPPORT DOCUMENTATION** (if applicable).
- ◆ **LETTERS EXPLAINING ANY EMPLOYMENT GAPS IN THE PAST 2 YEARS.**
- ◆ **Employer(s)-name, address, phone #, dates of employment for all employers over the previous 2 years, position & # years in line of work.**

ASSETS

- ◆ Complete **BANK STATEMENTS-checking/savings/investment/retirement** (including all pages for all accounts-even if they are blank) and/or any other asset verification, covering the last **two (2) months (all large non-payroll deposits and/or large withdrawals must be verified and documented)**.
- ◆ Complete **ACCOUNT STATEMENT(S) for other accounts-INVESTMENT, 401K, IRA, BROKERAGE, STOCKS, BONDS, ETC...**(including all pages-even if they are blank) covering the **most recent quarter or most recent two (2) months...(please include early withdrawal terms/early distribution penalties documentation)**.
- ◆ **Address(s) and loan/property tax/homeowner's insurance/HOA information of other REAL ESTATE OWNED (if any).**

PROPERTY-refinance

- ◆ Most recent **MORTGAGE STATEMENT(S)**.
- ◆ Copy of current **MORTGAGE PROMISSORY NOTE(S)**.

- ◆ Copy of **FIRST PAYMENT LETTER/COUPON**.
- ◆ **CLOSING DISCLOSURE(S)** from previous mortgage transactions (if applicable).
- ◆ Most recent **HOMEOWNER INSURANCE POLICY DECLARATION PAGE(S)**
OR COMPANY/AGENT contact information (name and phone #).
- ◆ **PROPERTY TAX INFORMATION OF ALL REAL ESTATE OWNED**.
- ◆ Copy of **HOA COUPON/RECEIPT INDICATING PAYMENT AMOUNT AND CONTACT INFORMATION** (if applicable).

PROPERTY-purchase

- ◆ **PURCHASE CONTRACT FULLY EXECUTED BY ALL PARTIES** and any supporting **AMEND/EXTEND DOCUMENT(S)**.
- ◆ Copy of **EARNEST MONEY CHECK & DOCUMENTATION CLEARING ACCOUNT**.
- ◆ Documentation/source-paper trail of **GIFT FUNDS** (if applicable).
- ◆ **INSURANCE COMPANY/AGENT** contact information (name and phone #).
- ◆ **REALTOR, BUILDER, TITLE COMPANY CONTACT & LICENSE INFORMATION** (name, e-mail, address, phone # & license #).
- ◆ **HOA** contact information (name, e-mail, address & phone #).

CREDIT/LIABILITIES

- ◆ Contact information for your **LANDLORD** (if you are currently renting-name, e-mail address & phone #).
- ◆ Copy of **DIVORCE DECREE AND ASSOCIATED AMENDMENTS TO DOCUMENT ALIMONY (MAINTENANCE) AND/OR CHILD SUPPORT PAYMENTS** (even if you do not pay and/or using to qualify-if applicable).
- ◆ Payment history of **ALIMONY (MAINTENANCE) AND/OR CHILD SUPPORT PAYMENTS** (even if you do not pay and/or using to qualify-if applicable).
- ◆ **BANKRUPTCY DISCHARGE** documentation (if applicable).
- ◆ Copy of **DOCUMENTATION PERTAINING TO DEROGATORY CREDIT** (if applicable).
- ◆ **LETTER OF EXPLANATION REGARDING DEROGATORY CREDIT** (if applicable).

MILITARY

- ◆ Copy of **“VA DD-214”** (if separated from the military).
- ◆ Copy of **VA OF CERTIFICATE OF ELIGIBILITY OR COMPLETED REQUEST FOR “COE” VA FORM 26-1880**.
- ◆ **VA NEAREST LIVING RELATIVE-NOT LIVING WITH THE VETERAN** (name, address, relationship & phone #).
- ◆ Copy of **VA DISABILITY AWARDS LETTER** (if applicable).
- ◆ **“STATEMENT OF SERVICE” FROM YOUR COMMANDING OFFICER** (if you are on active duty).

*****Additional items may be required*****