



All applicable supporting documents on the checklist below are required with a loan application. Only non-returnable legible copies are accepted. NO ORIGINALS.

Documentation Checklist:

- Credit Report Fee-\$65.00 (Required with Loan Application)
- Appraisal Fee -Conventional Loan \$350.00, FHA Loan \$425.00 (Required with Loan Application.)
- W2's -for past two years
- Paycheck stubs -most recent 1 month (30 days), showing salary and YTD info.
- Bank Statements- Last 2 months checking, savings, money market accounts, etc.
- Insurance Agent -Name and Phone number for the Home/hazard insurance policy.
- ___ Divorced - final Decree (if applicable)
- Child Support Verification or a copy of the payment plan (if applicable)
- Bankruptcy- documents-(initial + discharge papers) (if applicable)
- IRS lien payment plan (if applicable)
- ___ Gift Document (required if gift money is given toward the purchase of the property)
- ___ Rent history for 24 months. Names, addresses and phone numbers of the landlords are required.
- ___ If borrower owns rental property, copies of Schedule E for the past two years
- Drivers License, Social Security Card, Green Card, Passport, or Work Visa (if applicable)
- Copy of the Sales Contract and Earnest Money check
- Homeowner Association (HOA) manager- Name and phone number. (if applicable)
- ___ For VA Loan, Certification of Eligibility / DD-214's

Note: Additional information may be required by the underwriter after review of the application and the credit report.

Self-Employed or if income is from Commissions or Retirement:

- ___ 2 years - federal income tax returns copies-signed (including all schedules). (if applicable)
- ___ 2 years -Copies of signed business income tax statements if the business is a Corporation, a "S" Corporation, or a Partnership (including all schedules). (if applicable)
- ___ Articles of incorporation showing your ownership in the corporation. (if applicable)
- ___ CPA Letter - verifying that he/she has been preparing your tax return as a self-employed for at least last two years. (if applicable)

Refinancing must also provide:

- Current lender monthly payment statement copy- Name, address, phone, Account Number, current Balance.
- HUD 1 settlement statement -Copy of previous (closing statement).
- Copy of Note, Deed of Trust, Survey, and Owner's Title Policy. (from the previous closing package.)
- Homeowner's Insurance Policy -Copy of the Declaration Page from the previous closing package.