



Client checklist

Supporting documentation needed if box is checked:

INCOME

- Most recent one full month of employee pay stubs
- Last 2 years of W2s for all borrowers
- Signed Federal Tax Returns for 2 most recent years including all schedules
- Current copy of Social Security award letter
- Copy of pension award letter and/or 1099

ASSETS

Most recent two full months of asset statements. It is important to provide all pages of the statement (i.e. if statement shows 1 of 9, we need all 9 pages).

- Checking
- Savings
- Investments
- Retirement Accounts, IRA, 401K

OTHER ITEMS

- Copy of driver license(s) or state/government photo identification
- Homeowners insurance, contact information
- Current mortgage statement
- Fully executed Purchase Agreement with all addendums
- Signed letter of explanation for all credit inquiries for the past 120 days
- Copy of final divorce decree
- Most recent 2 years of corporate returns
- Current Profit and Loss statement if a filing tax extension was requested
- Copy of child support showing continuance of 3+ years

NOTES:

We do our best to anticipate all the information required for your loan. There may be, however, additional requests for documentation to further clarify your information. If this happens, we will swiftly communicate with you the precise need and make every effort to keep your loan on track.

