



Typical Documents Needed at Time of Application

In order to facilitate the processing and timely close of your loan, the following items are requested at the time of application. At that time and as I process your loan there may be other documents requested; however, listed below is the most commonly needed documentation.

- ❑ **ADDRESS HISTORY:** Last 2 years, including landlords name, address, and phone number. If your landlord is a private person, we will need cancelled rent checks for 2 years.
- ❑ **EMPLOYER:** Name, address, and phone numbers to cover last 2 years employment.
- ❑ **ASSETS:** Need all checking and saving account numbers, addresses, and approx. balances. Breakdown assets (i.e. stocks, bonds, insurance, etc.) Last 3 months of statements on all accounts. Also, if you are putting money down, please show me where the funds are originating.
- ❑ **DEBTS:** List of all accounts, numbers, addresses, and approx. balances. Include child support and alimony if applicable.
- ❑ **TAX RETURNS:** Last 2 years complete 1040's on self-employed and investment property owners.
- ❑ **W2s/1099s:** Last 2 years. If applicable.
- ❑ **COMMISSION:** Year-to-date summary from third party. (Have your employer print out a summary and write a letter attesting to the summary's authenticity. Ask me for a copy of an example letter. (If applicable))
- ❑ **PAY STUBS:** Covering the last 3 pay periods. No pay stubs? Show me deposits.
- ❑ **DIVORCE PAPERS:** Complete set with final decree. (If applicable).
- ❑ **BANKRUPTCY:** Complete discharge paperwork. If applicable.
- ❑ **VA:** Need DD214 and "Certificate of Eligibility".
- ❑ **ID:** Copy of your driver's license or picture ID with copy of Social Security Card.
- ❑ **SELF EMPLOYED:** (1.) Letter from licensed accountant. Ask me for a copy of an example letter. Or two years worth of business/professional license certificates. (2.) A short letter explaining how you generate business. Ask me for a copy.
- ❑ **RETIREMENT/SOCIAL SECURITY:** Award letters stating amount received.
- ❑ **SALES AGREEMENT:** Copy of earnest money agreement, all addendums and pages of sales agreement if available.
- ❑ **RENTAL/INVESTMENT PROPERTY:** Copy of rental agreement(s), tax statement(s) and insurance binder(s).

Please fax documentation to 503.282.3505