



## CHECKLIST OF ITEMS NEEDED

The items checked below are ***necessary*** to process your loan. ***During processing, additional information will be needed.*** Please provide the requested documents as soon as possible so that we can quickly process and pre-approve your loan.

- Legible copies of ID for all borrowers and (only for FHA loans:) Social Security card
- Copies of the last 2 years FEDERAL 1040 tax returns, ***including all schedules and pages***
- Copies of the last 2 years W-2 forms
- Two **most recent** paystubs (**for at least a one month period, dated within the last 30 days**)
- Two **most recent**, consecutive, full bank statements or e-statements only, NO online account activity, ***all pages (even if blank)***
- Sources of deposits – If bank statement shows any deposits that are non-payroll, *we must know where the deposit came from*, e.g. copy of check, invoice, etc. to prove source
- Proof of funds for down payment and/or closing costs – provide **two most recent** statements for either bank account or investment/retirement account that shows enough funds for closing
- If retired or disabled, copies of Social Security Award Letter and last 2 years 1099s
- Proof of Pension/Retirement income – Last 2 years 1099s and most recent payment stub
- Fully executed Purchase Contract and all Counter Offers and/or Addendums, if applicable
- Copies of recent mortgage statement for ALL mortgages for real estate owned
- Proof of property taxes and insurance for all properties currently owned
- If purchase, name of insurance company and agent that you would like to use
- If refinance, copy of your insurance declarations page
- Landlord information, if currently renting (Name, address, phone number, and email address)
- Divorce Decree, including any child support information
- Complete copies of Bankruptcy Discharge documents
- Releases of any judgments and/or liens, i.e. child support, tax lien, etc.
- Letter of explanation for credit inquiries: \_\_\_\_\_
- Letter of explanation and copies of any documentation regarding: \_\_\_\_\_
- Other: \_\_\_\_\_

***We want to provide you with the most accurate pre-approval possible.***

**The above items will help us determine the loan program to best fit your needs. Thank you!**