

Checklist of Documents Needed for Loan Processing

Below is a checklist of documents that will be required for your loan application:

- Copy of one month's recent and consecutive pay stubs for all borrowers
- Copy of last two years of W-2 statements for all borrowers
- Copy of last two years of personal tax returns (1040s) — ALL pages and ALL schedules are required (only applicable for borrowers who are self-employed or who have bonus/commission income that exceeds 25% of their overall income)
- Two months of asset account statements — ALL pages and ALL accounts (savings, brokerage, 401K, etc.)
- Copy of fully executed contract of sale for property purchasing (and property selling, if applicable)
- Copy of photo identification, such as a valid driver's license or passport

Additional documentation may be required if:

- 1) You own additional properties
- 2) You have had credit issues in the past
- 3) You are receiving gift funds to use as a down payment on your purchase transaction
- 4) You are a permanent resident alien, or are in the U.S. on a work visa
- 5) You receive or are required to pay alimony or child support
- 6) You receive social security, pension benefits or disability income



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