



MORTGAGE GROUP, INC.

**Please send the following documents to process your loan application**

- Most recent 2 consecutive months' bank statement (all pages) showing Proof of funds to be used for closing
  - Retirement Account statements with "Terms of withdrawal" if needed for down payment or reserves
  - Most recent 30 days pay stubs
  - 2017 W-2's
  - 2018 W-2's
  - 2017 completed income tax returns with all supporting schedules. (FEDERAL ONLY)
  - 2018 completed income tax returns with all supporting schedules. (FEDERAL ONLY)
  - Legible color Photo ID (Driver's License, Passport or Alien Resident card)
  - Legible color copy of Social Security Card
  - Credit explanations (Inquiries/lates/derogatory, etc.)
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- DD214 Member copy #4 indicated on bottom right of form (if applicable)
- VA Award Letter (if applicable)
- Pension Award Letter showing benefit duration (if applicable)
- SSA Award Letter & most current 2 years 1099 (if applicable)
- Bankruptcy discharge (if applicable)
- Short Sale Settlement Statement (if applicable)
- Foreclosure Deed (if applicable)
- Rental Property=Mortgage statement, mortgage Note, Tax bill, Insurance declaration page & lease agreements
- Final Divorce Decree with settlement

**Self Employed Business Owners**

- 2017 1040'2 with all schedules: if Corp or Partnership, provide 1120's and 1065's along with K1's:
- 2018 1040'2 with all schedules: if Corp or Partnership, provide 1120's and 1065's along with K1's:
- Commission- 1040's with all schedules
- YTD Profit & Loss Statement
- YTD Balance Sheet
- Letter from your CPA stating how long they have done your taxes, nature of your business, and time in business.

**REFINANCE DOCUMENTS**

- Mortgage Statement (This is the statement you receive in the mail from your current mortgage company)
  - Mortgage Note (This is the document you received at closing on your home from the closing attorney)
  - Insurance Declaration Page (This can be obtained from your current insurance company)
  - Property tax bill
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