



Document Checklist

All Borrowers:

- ✓ W-2's for the previous two years
- ✓ Paycheck stubs for the previous 30 days (most current)
- ✓ Employment history for the previous 2 years (address any gaps in employment)
- ✓ Checking and savings account statements for the previous 2 months (all pages)
- ✓ Statements for 401(k) accounts, stocks, and other investments (most recent 2 months)
- ✓ Tax returns from the previous 2 years
- ✓ Residency history for the previous 2 years
- ✓ Any two from the list: driver license, ID card, social security card, passport, green card

Self-Employed Borrowers - Additional Documents:

- ✓ Copies of previous 2 years' corporate tax returns (with all schedules)
- ✓ YTD Profit & Loss statement and Balance Sheet
- ✓ Copy of business license or CPA contact information
- ✓ Previous 2 years' 1099's or K-1 forms

Other Documents Required:

- ✓ **If refinancing** - current Mortgage Statement and Homeowners' Insurance information
- ✓ **If previous bankruptcy** – copies of Petition and Discharge, including supporting schedules A through K
- ✓ Documentation supporting moneys received from Social Security/retirement/disability, i.e. copies of direct deposit bank statements, awards letter(s), and evidence income will continue for at least 3 years
- ✓ **If rental property is owned** - copies of lease(s), mortgage statement(s), homeowner's insurance(s), property tax statement(s), & HOA dues statement(s) if applicable

Please feel free to contact us if you have any questions.