

Salaried Borrower(s):

- o Paycheck stubs to cover the most recent 60 day period
- o W-2's and/or 1099's for the most recent 2 years
- o Tax returns for most recent two years

Self Employed Borrower(s) (everyone with 25% or more from commissions or bonuses):

- o Tax returns for most recent 2 years (all schedules and all pages including K-1); please sign tax returns on page 2.
- o Current Income Statement and Balance Sheet (less than 90 days old)
- o Corporate / Partnership tax returns for the last 2 years (if 25% or more ownership)

All Borrower(s):

- o Signed Uniform Residential Loan Application and compliance disclosures (will give these to you later)
- o Copies of driver's license and social security card for each person on title
- o Copies of original checking and savings account statement for last two months (all pages)
- o Copies of most recent statements for all additional accounts listed on loan application - 401K, IRA, stocks, mutual funds, profit sharing, etc. (all pages)
- o Executed sales contract and proof of earnest money check clearing the bank
- o Assets used for down payment, closing costs, and cash reserves must be documented on paper
- o At least 10 days before closing, provide the name and phone number of home owner's insurance agent

Additional Information (may be required):

- o Settlement statement or contract on current or recently sold house
- o Gift letter, copy of gift check, and verification of deposit into account
- o Lease agreement and warranty deed of note on all rental property that you own
- o Final divorce decree and proof of child support
- o Bankruptcy papers and explanation including list of creditors and discharge papers
- o Explanation of any large deposits Please provide documents
- o Explanation of any employment gaps within the last two years if any of these items apply
- o Relocation agreement and offer letter of employment
- o Copy of current note and settlement statement from original purchase
- o Copy of most recent mortgage statement for all liens against the property
- o Property Survey
- o Name and phone number of your home owner's association, if applicable