



WHAT ITEMS ARE NEEDED?

INCOME, ASSET AND MISC. DOCUMENTS

Providing the necessary documents in a timely manner is critical for a concrete loan approval.

Last 30 Days Pay Stubs

We will need 30 consecutive days worth of pay stubs. These are used by the underwriter to confirm income and make sure the home is affordable for you. If you have irregularities in your pay stubs please point them out to your

Last 2 Years W2's

Provide all W2's for the last 2 years. Don't worry if you had numerous jobs during this time. As long as you have worked in the same basic line of work, you should be fine. If you do not receive W2's please let your

Miscellaneous

- ⇒ Drivers License
- ⇒ Name and phone number of your home owners insurance agent
- ⇒ Purchase and Sales Agreement if you are buying.
- ⇒ Copy of your current mortgage statements if you are

Last 2 Month's Bank Statements

This includes Checking, Savings, and CDs. Please provide all pages of these statements... EVEN IF the last page is blank. Please do NOT send online transaction histories. If there are any large deposits in your account please bring this to the attention of your loan

Most Recent Investment/Retirement Account

Please provide all pages of these statements... EVEN IF the last page is blank. Although you may not plan on using these funds for your down payment, it shows the lender that you have plenty of liquid assets set aside incase life happens.

DON'T PANIC!!

If you are missing items that are listed on this page, don't worry! There are various ways to locate missing W2's, bank statement's, etc.... Just let us know upfront if obtaining any of these documents is a problem. My team and I are here to help!

Additional Items We May Need To Collect

- ◆ Last 2 years tax returns if you are self-employed or commissioned.
- ◆ Copy of a divorce decree or child support agreement.
- ◆ Copy of your award letter if you receive social security and/or disability income.
- ◆ Letter of explanation if credit has been damaged or inconsistent.
- ◆ Contract for employment if you recently started with a new company.

