



CHECKLIST OF ITEMS NEEDED

The items checked below are **necessary** to process your loan. **During processing, additional information will be needed.** Please provide the requested documents as soon as possible so that we can quickly approve your loan.

- Legible copy of ID for all borrowers and Social Security card (only for FHA loans)
- Copy of the last 2 years FEDERAL 1040 tax returns, **including all schedules and pages**
- Copy of the last 2 years W-2 forms
- Two most recent paystubs (for at least a one month period)
- Two most recent, consecutive bank statements, **all pages (even if blank)**
- Source of deposits – If bank statement shows any deposits that are non-payroll, *we must know where the deposit came from*, e.g. copy of check, invoice, etc. to prove source
- Most recent statement for any investment accounts
- Copy of Social Security Award Letter and last 2 years 1099s
- Proof of Pension/Retirement income – Last 2 years 1099s and most recent payment stub
- Fully executed Purchase Contract and all Counter Offers and/or Addendums, if applicable
- Copy of recent mortgage statement for ALL mortgages
- Proof of property taxes and insurance for all properties currently owned
- If purchase, name of insurance company and agent that you would like to use
- If refinance, copy of your insurance declarations page
- Landlord information, if currently renting (Name, address, and phone number)
- Divorce Decree, including any child support information
- Complete copy of Bankruptcy Discharge documents
- Releases of any judgments and/or liens, i.e. child support, tax lien
- Letter of explanation for credit inquiries: _____
- Letter of explanation and copies of any documentation regarding: _____
- Other: _____

We want to provide you with the most accurate pre-approval possible.

The above items will help us determine the loan program to best fit your needs. Thank you!