



LOAN CHECKLIST

- 2 Most Current Paystubs
- 2 Months Most Current Complete Bank Statements (all pages)
- 2 Most Current Complete Federal Tax Returns (including ALL schedules third party verification of SE required & k1's that reflect 25% ownership or more include most recent 2 years partnership (1065 or 1120) tax returns all schedules
- 2 Most Current years W2's & or 1099's
- Most Current Investment Statements and Retirement Statements (all pages)
- Explanation on any non payroll deposits and provide copies of those deposits
- Email Address
- Copy of Drivers License
- Credit Card Payment Form

BELOW ITEMS NEEDED ONLY IF APPLICABLE

- If own a rental or 2nd home, copies of mortgage statement, taxes & insurance
- Letter of Explanation regarding credit history, inquiries, changes in income/employment and non purchasing spouse or and other pertinent stories to be told.
- Copy of cancelled check for Earnest Money Deposit
- CPA Letter, Current Business License or other 3rd party verification (if self employed)
- Complete Gift Letter & Supporting documentation
- Complete Bankruptcy Papers and Final Discharge
- Divorce Decree
- Proof of child/spousal support receipt of income
- Year to Date Profit and Loss (if self employed)
- Most Current Mortgage Statement if Refinance Applies
- If subordinating a 2nd, we will need complete line agreement and subordination check.
- Copy of your DD214 (VA only)