



List of Documents Required

Please send the following items as these are generally needed to process your loan application:

For W2 Borrowers:

- Copies for Last 2 years W-2's.
- Most recent 30 days paystubs
- Copy of driver's license

For Self Employed Borrowers:

- Last 2 years **Personal and Business** Tax Returns with all schedules

For W2 and Self Employed Borrowers:

If you are **self employed and also receive W2 income** from your own business or other business. Please provide the following:

- W2s for last 2 yrs
- Last 2 years **Personal and Business** Tax Returns with all schedules

Additional documents only need if applicable to you:

If you are receiving **Retirement income**, provide:

- Most Recent year 1099-R Statement
- 3 Months of bank statements for proof of receipt.

If you are receiving **Child support** income, provide:

- 3 months bank statements for proof of receipt
- Birth certificate of each child

- Court order

If you are receiving **Rental income**, provide:

- Tax returns for most recent 2 yrs filed

If you are receiving **Social Security/ Disability/ Retirement income**, provide:

- Most Recent Year 1099 benefit statement
- 3 months bank statements for proof of receipt.

Additional documents only need if applicable to you:

If you are Refinancing:

- Copy of your most recent mortgage statements for all existing liens, for all properties you own
- Monthly HOA/Condo Due amount
- Copy of homeowner's (Hazard) Insurance declaration page for all properties you own

If you are Purchasing:

- 2 Months bank statements from all accounts to verify the down payment and closing cost
- If you are going to receive the gift funds from relative for down payment, we need the relationship with the donor and 1 month bank statement from the donor to show the ability to give funds.