



## Items Necessary to Process Your Loan

We are genuinely interested in helping you obtain the financing necessary to acquire the home you have selected or to refinance your current home without delay.

In order to expedite the processing of your loan, we request that you scan or fax the following items to us for review.

- Pay stubs covering the most recent one month period (must be payroll or computer generated and show the YTD earnings and deductions)
- W2s for the most recent two years
- 1040s (Personal Federal Tax Returns) for the most recent two years. All pages (schedules) please.
- Photo copy of a valid U.S. picture ID
- Bank statements for the most recent two months for all checking and savings accounts. All pages please, must reference acct # and name.
- Asset account statements (IRA, 401K, investment accounts, etc.) for the most recent two months
- The contact information of the company through whom you will get your Home Owners Insurance **on all properties owned.**

### If applicable:

- Bankruptcy papers (including all pages and discharge paperwork)
- Divorce decree or child support court order
- Executed Purchase Contract
- Social Security & Or Pension Awards Letter
- Other Items- 1) Monthly mortgage statement for any and all properties you own 2) HOA statement if applicable for any properties owned

### If self-employed:

- Business Tax Returns for the most recent two years
- CPA letter documenting minimum two years of self-employment with positive continued outlook for business.
- Business licenses for most recent two years