

**TO:** JB            **FAX:** 888-822-4060

**FROM:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_

In order to ensure a smooth, enjoyable lending experience, please fax the following documentation BEFORE you look for a property. Please fax everything at one time with this document as the cover page to 888-822-4060. Thank you.

\_\_\_ **ADDRESS and RENT AMOUNT.** Phone number and rent amount might be required, if applicable. Please provide. (In some cases, the underwriter might require 12 months of cancelled checks if you are renting from a private landlord.) Please provide a short explanation if you have mail delivered to a different address.

\_\_\_ **INCOME.** Pay stubs for 1 month and PHONE NUMBER of employer for verification. (Be sure to provide RECENT, CONSECUTIVE pay stubs.)

\_\_\_ **INCOME.** Social security award letters, monthly pension documentation, child support printouts for 1 year with court documentation, or other income paperwork.

\_\_\_ **TAX DOCUMENTS.** Signed tax returns and W2s for 3 years. Please include any 1099s, if applicable.

\_\_\_ **ASSETS.** Bank statements for 2 months. Please provide a short explanation for any large deposits that are not from your employer. The deposits will require sufficient documentation and explanations. If you are getting a gift, please make sure the gift is well documented; we will need to prove a relative gave you the gift in the form of a check, and we will need to prove the relative had the funds at the time of the gift.

\_\_\_ **ASSETS, if applicable.** Quarterly stock statement, 401k statement, money market, etc. (You will need documentation that shows you are able to withdraw money from your stock, money market, etc.)

\_\_\_ **LEGAL DOCUMENTATION, if applicable.** Complete bankruptcy paperwork and discharge letter, divorce decree/separation agreement, and/or child support order. Please provide a SHORT, WRITTEN explanation for a bankruptcy.

\_\_\_ **PUBLIC RECORD SATISFACTION EVIDENCE, if applicable.**

\_\_\_ **HOMEOWNERSHIP CERTIFICATE, if applicable.**

\_\_\_ **CURRENT/PREVIOUS HOME, if applicable.** We will need the HUD from the sale of your previous home if the money is being used for the down payment on your loan. If you have a home currently and are buying another property, we will need to show the TOTAL cost of the existing home (taxes, insurance, principal, and interest payment).

*\*Please note that additional information and documents may be needed throughout the loan process.*

**EQUITY**  
**RESOURCES, INC.**  
*mortgages*

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Equal Housing Lender. Certain limitations apply, call for details.