

Items needed for a mortgage loan.

All borrowers:

- * W-2s for the previous two years
- * Paycheck stubs for the last 30 days (most current)
- * Employment history for the last two years-be sure to address any gaps in employment
- * Checking and saving account statements for last two months, all pages; all non-payroll deposits must be documented - please make a copy of the check before you deposit it
- * Most recent two months or quarterly statement for 401(k)s, stocks, and other investments, including terms and conditions for withdrawal
- * Signed tax returns from the last two years, all pages/ schedules * Residency history over the last two years, with name, phone number, address and account number of landlord or mortgage company
- * Photo identification (valid driver's license or passport) for applicant and co-applicant

Self-employed borrowers additional documents:

- * Copies of most recent two years' business tax returns (with all schedules)
- * YTD profit & loss statement and balance sheet

- * Copy of business license or CPA contact information

Documents needed for VA loans:

- * Veteran DD214 or Veteran Reservists DD256. Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan

- * Original COE (Certificate of Eligibility)

Common documents which may be required, if applicable:

- * Previous bankruptcy: copies of petition and discharge, including supporting schedules A-K

- * Divorce decree and property settlement if applicable

- * Relocation agreement: If relocation move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits

- * Documentation supporting monies received from social security/ retirement/disability, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least three years * Rental property: copies of leases, plus mortgage statement, homeowner's insurance and property tax statements