



Documents Necessary for Underwriting

Income:

W-2 Wage Earner

- Last 2 years W-2's
- Last 2 or 3 paystubs (must cover a 30 day period)

Self Employed / 1099

- Last 2 Years Personal Tax Returns
- Last 2 Years Business Tax Returns
- Last 2 1099's & K-1's
- Year to Date Profit & Loss Statement
- Current Balance sheet
- Previous Year Profit & Loss (if you did not file yet)

Assets: Checking / Savings / Brokerage / Retirement*

Monthly Accounts:

- Last 2 complete statements. All pages

Quarterly Accounts:

- Latest Statement. All pages

* If you are using retirement assets as part of your down payment, you will need to provide the terms and conditions as well.

Down Payment Check:

- Copy of down Payment check / proof that funds were in your account for at least 60 days.

Gift Funds: Proof of deposit / Gift Letter (provided by your loan officer)

Other Residential Properties:

Mortgage Statement / RE Tax Bill / Insurance Bill / Rental leases