Use this checklist to make sure you have everything you need before you begin your loan application. Having all necessary documentation up front saves time so your loan can close smoothly and quickly.

ALL FILES NEED TO BE IN PDF

(EXCEPT LICENSES AND SOCIAL THESE TWO CAN BE IMAGES)

- **2 years of tax returns.**
- **2 years of W-2s.**
- **2 months of bank statements (all pages)**
- **Most recent pay stubs (minimum of 30 days).**
- **Copy of driver's license. (May send us picture of this)**
- **Referring to Bank Statements, Explanation may be required if any deposits are over $2,000 and not your normal pay.**
  (these can be typed on a word document)

- **Divorce Decree and Separation Agreement *(if applicable)*.**

- **(OWN OTHER PROPERTY?) Mortgage Statement, Insurance Declaration Page, and most recent tax statement for all other properties owned.**

AFTER YOU AND RELATOR FIND PROPERTY AND GET AN ACCEPTED CONTRACT YOU WILL BE ASKED FOR AN EARNEST MONEY CHECK.
DO NOT CREATE THIS CASHIERS CHECK WITH CASH,
YOU *MUST USE MONEY FROM YOUR CHECKING ACCOUNT*
(The checking account with your name on it) FOR SOURCING.

SELF EMPLOYED BORROWERS

- **If self employed, 1099s and TAX TRANSCRIPTS WILL BE REQUIRED**
- **IF YOU OWN A BUSINESS AND INCORPORATED (Please give us CPA info)**
  - **1040 Tax Return**
  - **1120S Tax Return (If an S-Corp)**
  - **K1 document (salary you write yourself)**
  - **Tax Transcript & Record of Account (both obtained from *https://www.irs.gov/individuals/get-transcript*)**