



# LOAN DOCUMENT

## checklist

### IDENTIFICATION

Any One of these

- Unexpired Driver's License
- Unexpired Passport
- Copy of Social Security Card

### CREDIT

- Bankruptcy - Bankruptcy documents showing discharge date
- Private Lender - Most recent 12 months' bank statements showing no late payments

### WAGE EARNER INCOME

- Weekly - 4 most recent pay stubs
- Biweekly - 2 most recent pay stubs
- Semi-monthly - 2 most recent pay stubs
- W2s - Most recent 2 years (2021-2022)
- All paystubs cover 30 full days and reflect year to date earnings

### SELF-EMPLOYMENT INCOME

- Tax Returns - Most recent 2 years (2021-2022)
- 1099 - Most recent 2 years (2021-2022)
- Copy of business license
- Proof of ownership percentage (K1 or Corporation filings)

### ASSETS

- Personal Assets - Most recent 2 months statements, all pages.
- 401K & Stocks - Most recent monthly or quarterly statement
- Gift Funds - Gift letter from donor confirming funds do not require repayment, the amount, contact number, and relationship
- Gift Funds - proof funds deposited into your account from donor's account.

### HOUSING DOCUMENTS

#### ***If primary residence is financed***

- Most recent mortgage statement
- Copy of most recent tax bill, homeowner's insurance policy, and HOA bill, if applicable

#### ***If primary residence is a rental***

- Copy of lease agreement
- Copy of most recent 12 months' bank statements or canceled checks

#### ***Secondary or investment properties***

- Most recent mortgage statements
- Copy of most recent tax bills, homeowner's insurance policy, and HOA bills if applicable for all properties
- Copy of lease agreements for rentals

### LEGAL OBLIGATIONS

- Divorced - Complete copy of divorce decree
- Child Support - If separate from divorce copy of the child support agreement
- Delinquent Tax Repayment (if delinquent taxes are on title or credit report) - Copy of IRS repayment agreement

### OTHER DOCUMENTS

- Debt Exclusion - Most recent 12 months statements from actual owner of debt
- Large Deposits - Deposits into personal assets exceeding 50% of monthly household, provide source of deposit and explanation
- Missing Year Taxes - Audited Profit and Loss Statement for missing year and YTD earnings.

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