

## ITEMS YOUR LENDER WILL NEED

If you are buying a home and need to obtain a mortgage it is a good idea in the beginning of your home buying process to meet with a mortgage broker. If you do not have a relationship with a mortgage broker, let me know and we can provide some names of local mortgage brokers in the San Joaquin Valley area.

When you meet with your mortgage broker you should bring the following items (if applicable):

- Last 2 years of federal tax returns
- Last 2 years of federal business tax returns
- Last 2 years of W-2s and/or 1099s
- Last 2 months of bank statements
- Statements from your 401K or IRA
- Last 30 days of pay check stubs
- Divorce decree
- Child Support Order
- Bankruptcy discharge papers
- Pension statement
- Social security award letter

For a VA loan you will also need to bring

- Copy of DD-214
- Certificate of Eligibility