

DOCUMENTS REQUIRED BY MOST LENDERS ON ALL LOAN PRODUCTS

- Federal Tax Returns, all pages and schedules, including W2's and/or 1099's
- 3 most recent pay stubs if paid bi-weekly or monthly, 4 if weekly
- Copy of photo ID's
- 2 most recent Bank Statements, all pages, from the account(s) where down payment funds will be obtained
- 2 most recent Investment Account Statements, all pages (IRA, 401K, Mutual Funds, etc)—These are typically required if funds for down payment are coming from an Investment Account of any kind and/or if reserves are required for a particular loan product.
- Social Security or Pension Award letters documenting monthly incomes (if applicable)
- Divorce Decree-all pages (if applicable)
- Bankruptcy paperwork-all pages (if applicable)
- Child support order-all pages (if applicable)
- Trust Agreements (If using Trust Assets or closing in a Trust)
- Last 2 years Business Tax Returns- If client has ownership in a business and business returns are filed separately from personal returns
- If client has multiple properties in which they maintain ownership a copy of the most recent mortgage statement for each property to document whether or not escrows are included in the monthly payments