NEEDS LIST:

- Most recent 30 days consecutive paystubs
- 2017 & 2018 W2
- 2017 & 2018 Income Tax Returns with all pages/schedules
- 2 Years Business Tax Returns with all pages/schedules (1120, K1 and 1065) IF APPLICABLE
 - 1. if the business is a corporation or partnership, copies of the signed federal business income tax returns for the previous 2 years plus all applicable schedules, and a list of all stockholders or partners showing the interest each holds in the business.
- Copy of Driver's License or ID (enlarge to 150%)
- Copy of Social Security Card
- Copy of Awards Letter IF APPLICABLE
- Copy of Green Card (If applicable)
- Copy of DD214 and Certificate of Eligibility (VA VETERANS) IF APPLICABLE
- 2 months most recent bank statements with all pages (blank included) source all non-payroll deposits
- Most recent retirement accounts
- Please fill out all of sections III(3), IV(4), and check off declarations in sections VIII(8) of the application
- All property owned listed, with cost of property insurance and tax cost. IF APPLICABLE
 - Copy of Mortgage Statement 1st and 2nd
 - o Copy of Property Tax Bill
 - o Copy of Homeowners Insurance
 - Copy of HOA monthly Bill
 - o Contact name and number of HOA
- Telephone number for Human Resources to verify employment IF APPLICABLE
- Telephone number for Landlord to verify rental history. IF APPLICABLE

Manny Esparrago, Senior Mortgage Loan Officer
Omega Realty and Lending, Inc.
22201 Ventura Blvd, Suite 201, Woodland Hills, CA 91364
Mobile: 213-321-0550 Mobile: 661-436-4775 eFax: 818-975-5077

NMLS #265123 DRE# 01962267