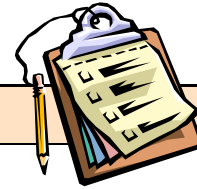


# Mortgage Documentation Checklist

## Purchase Transaction



	W2's for last 2 years	If wage employee
	Most recent pay stub	If wage employee
	30 day old pay stub	If wage employee
	Last 2 years tax returns	
	Last 2 years 1099's	Contract employee / retirement / Social Security
	Year-to-date profit and loss	Self employed
	2 years Corporate or Partnership tax returns	Self employed ( if apply)
	Pension award letter	Original and updates
	Social Security Award letter	Original and updates
	Bank statements last 3 months	All accounts / ALL PAGES! / No internet prints
	2 months statements Stocks / Bonds	
	Latest 401K statement	Or other IRA / retirement asset
	Letter of explanation for Large Deposits	Any of above statements
	Gift letter	If any of above large deposits were a gift
	Copy of the check used for gift	Or statement where gift came from
	Landlords name & phone number	If renting
	Proof of rent payment	12 months Canceled checks
	Explanation letter for any & all credit issues	Late payments / Charge offs / Collections / Judgments / Liens / Bankruptcy / New accounts / large number of resent inquiries
	Copy of bankruptcy papers	If within last seven years
	Copy of divorce decree & separation agreement	If using Alimony –or- Child support *OPTIONAL
	Proof child support received	12 months canceled checks
	Copy of divorce decree & separation agreement	If paying Alimony –or- Child support
	Copy of Drivers License(s)	All borrowers
	Copy of Social Security Card(s)	All borrowers
	Purchase contract	Once offer is accepted
	Proof of Home Insurance	Name & number of agent / copy of quote
	Hud1 from prior home sale	If contingent

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\* Each loan situation is unique and you may need additional items not on this list.