

Borrower Documentation Checklist

Documentation needed for your Loan Application also applies to Co-Applicant, if applicable

All Applicants

- Signed Credit Report Authorization.
- Copy of Driver License (or other official Photo ID such as State-Issued ID or Passport).
- Home Insurance Company contact details.

Assets (All Applicants)

- Complete copies of previous 2 months of Bank Statements, ie. Checking, Savings.
- Most recent Retirement fund statements (if applicable)
- Most recent Mutual Funds, Stock, or other investment statements (if applicable).

Include all pages for all Asset accounts, even if the final pages are “intentionally left blank” or are check reconciliation worksheets . If your retirement statement or any other statement is quarterly, the most recent will suffice.

W2 Wage Earner

- Employment Contract (if new job).
- If you receive a paycheck, we will need your previous and most current 30 days of paystubs.
- W-2s for the last 2 years. If you have worked at your current job for less than two full years, we will need W-2s from all your previous jobs.

Please Note: if you have any non-salaried earnings (ie. varied hourly income, bonus, commission, overtime etc.) we will likely need to obtain a Verification of Employment to be able to use this additional income. Please provide the contact name and phone number for the person we may contact to get this information, or a salary key from your HR Dept. if your company utilizes a 3rd party verifier such as The Work Number, Verify Job System etc.

Self Employed (or if you receive consistent Bonuses and/or Commissions)

- 2 Years signed and dated tax returns. Depending on how your company is held, this will include all applicable schedules such as 1099s, Schedule C, E, and/or K-1s.
- Copy of Active Business License, if applicable.

Applicants with Second Home / Investment Properties

- Copy of most-recent Mortgage Statement for each property.
- For Investment Properties we will also need previous 2 years of federal tax returns, with Schedule E included, and a copy of the Lease Agreement for each property.



Miscellaneous

- For Refinance transaction, please provide a copy of your most recent Mortgage Statement for the subject property, and your Home Insurance agent contact information.
- Complete Divorce Decree/Bankruptcy Papers (if applicable).

