



Identity Verification

- Full legal name, Social Security number and birthdate for all borrowers on application.
- Phone number, email address, and current and former residential mailing addresses over the last two years.
- Driver's License or Government-issued photo ID for all borrowers on application.
- Name, addresses, and phone numbers of all employers over the last two years.

Income Verification

- Primary and secondary income amounts and sources.
- Name, addresses, and phone numbers of all employers over the last two years.
- Pay stubs covering the last 30 days.
- Written explanation if employed less than two years or employment gap exists within the last 2 years.

Self-Employed

- Federal tax returns, personal and business, including all Schedules, K1's, etc., for the past 2 years.
- Profit and loss statement - year-to-date.

Purchase Property Information

- Copy of Signed Purchase Agreement-All pages and all counteroffers.
- Closing Agent contact information.
- Copy of Deposit Receipt.
- Contact info for Listing and Selling Agent.
- Address of property being purchased, year built, estimated down-payment amount and purchase price.
- Estimates of annual property taxes, homeowners insurance and any homeowner association dues.

Mortgage Verification/Homeowner's Insurance

- Mortgage Statement(s) for all existing mortgages for Primary Residence.
- Homeowner's Insurance Declaration page.
- Homeowners Association Statement (if applicable).

Asset & Bank Documents

- Values of bank, retirement (401k, IRA), investment (Stocks, CDs), and other asset accounts.
- Monthly debt obligations.
- Last 2 months' statements for all accounts listed on the application (include all pages of the statement, including ones that are blank).
- Explanation and documentation for any large or unusual non-payroll deposits or withdrawals.

Tax Documents

- IRS Form 4506-C - Request for tax transcript, completed, signed and dated.
- W-2s for the past two years.
- Federal tax returns (1040s) for the past two years (all pages are needed).

Credit Verification

- Credit explanation letter for late payments, collections, judgments, or other derogatory items in credit history.
- Bankruptcy/discharge papers for any bankruptcies in credit history.

Social Security, Disability Or Pension

- Social Security Award Letters.
- SSA-1099 for the past two years-all borrowers on application.
- Pension Award Letters.

If You Own Rental Properties

- Signed rental agreement(s) - all properties.
- Mortgage Statement(s) - all properties.
- Homeowners Insurance - all properties.
- Tax Bills - all properties.

Miscellaneous

- Divorce Decree.
- Separation Agreement.
- Proof account paid.
- DD-214-VA loans only.
- Certificate of Eligibility- VA loans only.