

## ITEMS NEEDED LIST

THE FOLLOWING ITEMS ARE NEEDED WHEN MOVING FORWARD TO COMPLETE A LOAN APPLICATION:

### EMPLOYMENT/INCOME

- Federal Tax Returns for the previous two years (all pages).
- Business Tax Returns for the previous two years (all pages), if self-employed.
- Year-to-Date Profit and Loss Statements, if self-employed.
- W-2 forms &/or 1099 forms for the previous two years (all sources).
- Paystubs for the previous 45 days (all sources).
- Proof of additional income, such as Rental Lease Agreements, Social Security Benefits, Pension, Disability, Child Support, or Alimony (if applicable).

### ASSETS

- Statements for Checking and Savings accounts for the last two months.
- Copy of any non-payroll related deposits and checks over \$1000 (including cash) for the last two months.
- Statements for Retirement funds and other investments for the last two months.

### LIABILITIES

- Most recent Mortgage Statement from all mortgages (if applicable).
- Homeowners Insurance Policy from all retained properties (if applicable).
- Court documentation for Bankruptcy, Judgment, Foreclosure or Short-Sale (if applicable).
- Original Note from all mortgages being paid off and/or subordinated (for refinance loans).
- Proof of monthly Homeowners Association payment (if applicable).

### PROPERTY

- Proof of Earnest Money deposit.
- Listing Agreement or Sales Contract for current home (if applicable).
- Proof of Homeowners Insurance &/or Agent contact info.
- Contact info for Homeowners Association (if applicable).

### PERSONAL

- Driver's License or Passport (unexpired).
- Social Security Card.
- Divorce decree (if applicable).
- Child Support Decree (if applicable).
- School Transcripts (if enrolled in recent two years).
- Proof of Veteran status. DD-214 or similar (for VA loan).
- Permanent Resident Alien: Provide copies of ID Card (front & back) and all documents issued by Bureau of Citizenship and Immigration Services within the Department of Homeland Security, if applicable.
- Non-Permanent Resident Alien: Provide copies of ID Card (front & back) and all copies of Employment Authorization Documents (EAD) issued by the Department of Homeland Security, if applicable.