



RELAX. We've Got You Covered.

Documents Needed to Start Your Application

You can help us make the loan process as smooth and easy as possible by providing the applicable documents on this list as quickly as possible.

Personal Identification

- Legible copy of Driver's License or Passport.
- Legible copy of Resident Alien Card if not a U.S. citizen.

Present Property

- Copy of ratified contract and all addenda for present home if you are selling the property.
- Copy of lease for present home if you are going to rent the property.
- Copy of listing if home is not sold as of yet.
- Name and Address of landlord if currently renting present residence.
- Copy of present mortgage information if refinancing the home.

Employment & Income

- W-2s and/or 1099s for the past two years.
- Most recent pay stubs covering 30 days of employment. Must include employers name and year-to-date income.
- If self-employed or you have other non-salaried income - two years signed federal tax returns. A year-to-date profit and loss statement may be requested, depending upon the date your tax returns were filed.
- Two years Federal Corporate or Partnership tax returns for entities owned.
- Diploma or transcript if full-time student during past two years.
- Leases for current rental properties owned.
- Divorce decree and/or separation agreement and evidence of 12 months of receipt of payments for child support/alimony if you desire to use this income to qualify.
- For retirement or social security income - a copy of the award letter and most recent 2-years 1099 statements.

Assets & Liabilities

- Two most recent statements for all bank, stock and retirement accounts. One statement if it covers a quarterly period.
- If liquidating stocks to complete transaction, proof of liquidation, as well as evidence of the deposit funds.
- Name and address for any private mortgages or loans outstanding.
- Copy of ratified divorce decree or separation agreement for alimony or child support owed.

Home You Are Purchasing

- Ratified contract and all addenda.
- Copy of listing.
- Front & back of cleared check used for deposit on home you are purchasing.
- Contact information for Title Company and Homeowners Insurance Agent.