The required documents needed are as follows:

PERSONAL INFORMATION

•Copy of **DRIVERS LICENSE(S) OR MILITARY/FEDERAL/STATE ISSUED ID CARD(S).**
•Copy of **DSOCIAL SECURITY CARD(S)** (if available).

EMPLOYMENT/INCOME

•**PAY-STUB(S)** verifying **most recent 30 days** &**year-to-date income** (five-if paid weekly, three-if paid every two weeks, two-if paid twice a month, and one-if paid once a month).
•**W-2(S) AND/OR 1099(S) FORMS** covering the last **two (2) years.**
•**1040 FEDERAL TAX RETURNS WITH ALL SCHEDULES** (signed) covering the last **two (2) years.**
•If you are **SELF-EMPLOYED**, your complete **BUSINESS TAX RETURNS WITH ALL SCHEDULES** (signed) covering the last t**wo (2) years,** along with a **CURRENT BALANCE SHEET** and **PROFIT/LOSS STATEMENT** that contains **YEAR-TO-DATE** information.
•**RETIREMENT INCOME, PENSION, DISABILITY, ETC...**((if applicable).
•Most recent **SOCIAL SECURITY AWARDS LETTER(S)** (if applicable).
•Most recent **INVESTMENT PROPERTY (RENTAL) LEASE AGREEMENT(S)** (if applicable).
•Copy of **INVESTMENT PROPERTY (RENTAL OF EXISTING PROPERTY) DEPOSIT & FIRST MONTHS RENT CHECK** (if applicable).
•**ALIMONY AND/OR CHILD SUPPORT DOCUMENTATION** (if applicable).

ASSETS

•Complete **BANK STATEMENTS-checking/savings/investment/retirement** (including all pages for all accounts-even if they are blank) and/or any other asset verification, covering the last **two (2) months (all large non-payroll deposits and/or large withdrawals must be verified and documented).**
•Complete **ACCOUNT STATEMENT(S) for other accounts-INVESTMENT, 401K, IRA, BROKERAGE, STOCKS, BONDS, ETC...** (including all pages-even if they are blank) covering the **most recent quarter or most recent two (2) months**...**(please include early withdrawal terms/early distribution penalties documentation).**
•Address(s) and loan information of other **REAL ESTATE OWNED** (if any).

PROPERTY-refinance

•Most recent **MORTGAGE STATEMENT(S)**.
•Copy of current **MORTGAGE PROMISSORY NOTE(S)**.
•Most recent **HOMEOWNER INSURANCE POLICY DECLARATION PAGE(S) OR COMPANY AGENT** contact information (name and phone #).

•**CLOSING DISCLOSURE (S)/HUD SETTLEMENT STATEMENT(S)** from previous
•mortgage transactions (if applicable).
•Copy of **HOA COUPON/RECEIPT INDICATING PAYMENT AMOUNT AND CONTACT INFORMATION** (if applicable).

PROPERTY-purchase

•**SIGNED/FULLY EXECUTED PURCHASE CONTRACT** and any supporting **AMEND/EXTEND DOCUMENT(S)**.
•Copy of **EARNEST MONEY CHECK & DOCUMENTATION/VERIFICATION CLEARING ACCOUNT**.
•**VERIFICATION OF THE SOURCE OF THE DOWN PAYMENT.**
•Documentation and source of **GIFT FUNDS** (if applicable).
INSURANCE COMPANY/AGENT contact information (name and phone #).

CREDIT/LIABILITIES

•Contact information for your **LANDLORD (**if you are currently renting).
•VERIFICATION OF RENT OR COPY OF CANCELLED RENT CHECKS.
•Copy of **DIVORCE DECREE AND ASSOCIATED AMENDMENTS TO DOCUMENT ALIMONY AND CHILD SUPPORT PAYMENTS** (even if you do not pay and/or using to qualify-if applicable).
•**BANKRUPTCY DISCHARGE** documentation (if applicable).
•Copy of **DOCUMENTATION PERTAINING TO DEROGATORY CREDIT (**if applicable).
•**LETTER OF EXPLANATION REGARDING DEROGATORY CREDIT** (if applicable).
•A LIST OF NEW MONTHLY DEBTS NOT LISTED ON CREDIT REPORT (if applicable).

MILITARY

•Copy of **VA DD-214**.
•Copy of **VA OF CERTIFICATE OF ELIGIBILITY**.
•**VA NEAREST LIVING RELATIVE**-NOT LIVING WITH THE VETERAN **(name, address, relationship & phone #)**.
•Copy of **VA DISABILITY AWARDS LETTER** (if applicable).

*****Additional items may be required*****