



MORTGAGE LENDING FIRM

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NMLS #37404

Our goal is to make the experience of obtaining your mortgage needs as pleasant as possible. You can help expedite processing and underwriting by providing the items listed below when applying for a loan. Only the items that pertain to your situation are needed. Please call your loan officer if you have any questions.

ALL BORROWERS

- Email Address if you have one
- Two (2) most recent months bank statements. *Please note: the statement must show your name, bank name, and full account number. If it is a print out from the branch, it must be teller-stamped and signed by the teller. Lenders typically do not accept online transaction history printouts because usually this information is missing.*
- Names and addresses of mortgage companies and/or landlords for the last 24 months with beginning and ending dates
- Names and addresses of all employers for the last 24 months with beginning and ending dates
- Any written purchase agreements (for purchases only)
- Copy of Driver’s License
- If applicable, copy of Permanent Resident Alien Card and/or ITIN card

SALARIED BORROWERS

- Most recent paystubs covering the last 30 days (2 if paid bi-weekly, 4 if paid weekly)
- Last two (2) years W2’s and federal tax returns including all schedules (no state returns needed)

SELF-EMPLOYED BORROWERS

- Three (3) months bank statements for all accounts (Business, Personal and Corporate)
- Two (2) years income tax returns with all schedules (Personal and Business) Year-to-date profit and loss statement for present year & current quarterly report

PROVIDE ONLY IF APPLICABLE

- Most recent mortgage statements for all properties owned – including current residence
- Most recent tax statement and homeowners insurance statement if payments are not included in your mortgage payment
- Divorce Decree
- Child Support – Documentation to support payment or receipt of
- Copy of paperwork from bankruptcies including discharge paperwork
- If receiving rental income – copies of all rental agreements
- If receiving retirement, disability, or social security income – Copies of most recent award letters
- If using any gifted dollars: The gift letter (we will provide the letter to be filled out), accompanied by: a copy of the gift check, documentation showing the gift deposited into your account, and verification from the gift-giver’s bank showing a 30 day history of the account prior to the funds withdrawal (to show the source of funds and that they are “seasoned”)
- Other

Friendly Reminders

1. DO NOT quit your job before the loan closes (or for a minimum of 3 days after it closes)
2. DO NOT apply for any credit
3. DO NOT purchase new items on credit
4. DO NOT charge up existing account balances on credit cards
5. DO NOT co-sign for anyone before closing
6. DO NOT withdraw funds from your bank
7. DO NOT list your home for sale during the refinance process.
8. DO NOT give your landlord notice before consulting with your loan officer
9. DO NOT skip any payments
10. DO NOT make large cash deposits that cannot be sourced

Do not hesitate to call and ask questions. Please keep us informed of any potential changes.