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What does my lender need to approve my loan?

INCOME

- 2 Years Federal Tax Returns, all pages
 - If W2 Employee:
 - Most recent 2 years W2s
 - Most recent paystubs covering a 30 day period
 - If Self-Employed:
 - 2 years 1099s
 - Year to Date Profit & Loss
 - If Retired:
 - Retirement Statement/Award Letter
 - Social Security Benefit Letter
 - If you own 25+% of any Corporation:
 - 2 years Corporate Federal Tax Return
 - If you have Rental Income:
 - Real Estate Schedule: property value, loan amount, payments, rent received
- Copy of all Leases
Rent Roll
- If you receive Child Support:
 - Proof of Receipt continuing 3 years after the close of escrow

ASSETS

- 2 month Bank Statements, all pages
- 2 months statements on any Retirement Account, 401k and stocks, all pages
- Gift Letter is down payment will be a gift
NOTE: Ask your loan officer how to complete the letter and document the gift.

HOUSING

- Residency history for 2 years
If you are currently renting, we will need the contact information for your landlord. We also may need 12 month cancelled rent checks.

If you own your home, we will need a current mortgage statement, if applicable.

MISCELLANEOUS

- Social Security Card
- Drivers License or Valid Photo ID
- Divorce Decree (if applicable)
- Bankruptcy Paperwork (if applicable)
- Deposit Receipt with all counter offers, signed by all parties
- Homeowners Insurance Information
- DD214 Certificate of Eligibility (VA)