



Bor	Co-Br	Documentation List W-2 /Refinance
X	X	Most recent 30 days of Pay Stubs
X	X	Most recent two months bank or credit union statements (all pages required)
X	X	Most recent two years W-2's or 1099's
X	X	Last two years Personal Federal Tax Returns with all schedules
		Last two years Corporate or Partnership returns with K-1's
X	X	Most recent quarterly 401K, IRA or Thrift Savings Plan Stmt (all pages required)
X	X	Copy of recent mortgage statement for current residence
		Copy of mortgage statements for all rental property
		Copy of all lease agreements for any rental property
		Copy of all property tax and proof of insurance for any free and clear property
		Permission to speak to CPA and request any additional tax information required
		HUD-1 Settlement Statement for recent property sold
		Copy of VA form DD-214 or Statement of Service if still in the Military
		Copy of transfer orders if applicable
		Social Security Award Letter and/or Pension Statement for Retirement Income
		Copy of Bankruptcy discharge, all schedules and letter of explanation
		Copy of any satisfaction of judgment if applicable
		Explanation for any recent credit inquiries (I will provide the credit report)
		Copy of complete Divorce Decree and or Child Support order
X	X	Copy of Drivers License and Social Security Card
X	X	Homeowners insurance contact: Name, address, phone number and agent
		<b>Additional Documentation For FHA or VA Refinances</b>
X		Copy of the Mortgage Note, loan agreement or Adjustable Rate Note and Rider
		Settlement Statement from last loan on this property
X		Copy of recent billing statements for bills you want us to pay off (If Applicable)

For faster processing please provide within 48 to 72 hours

Upload to the secure document upload link, email or fax