



In order to process your loan, we may need some or all of the documents listed below. We know this can be daunting so please do not hesitate to ask any questions you may have. Once these documents are received, your file will be given to our processing team. As they review your paperwork, there may be additional information and/or documents requested to complete your loan.

This first section is a list of critical documents needed to begin processing and submitting your loan. Please note that official, PDF bank statements are required if mailed statements are not available.

- ☐ Copy of driver's licenses, passport, or state-issued photo I.D.
- ☐ Fully ratified sales contract (please make sure all pages are included) (Purchase Only)
- ☐ Most recent paystubs covering a 30-day period (if paid bi-weekly, we usually need 3 paystubs)
- ☐ W-2's for the 2 most recent years
- ☐ Bank statements (checking/savings) covering the most recent 60 days.
 - *Please be sure to send all pages even if blank or advertisements*
 - Statements mailed to you or the official, online PDF equivalents are acceptable
 - Summary pages or online printouts are *not* acceptable
- ☐ Retirement accounts covering the most recent 60 days or most recent quarter.
 - *Please be sure to send all pages even if blank or advertisements*
 - Statements mailed to you or the official, online PDF equivalents are acceptable.
 - Summary pages or online printouts are *not* acceptable
- ☐ Your human resources or managers' contact information for employment verification.
- ☐ Signed and initialed application and other disclosures sent to you by us

The second section encompasses documents we may need based on your loan type, employment, or tax filing status, if applicable.

- ☐ Federal tax returns for the 2 most recent years
 - If you have rental income, K-1 income, are self-employed, or take un-reimbursed business expenses against your salaried income.
 - Please send all schedules of your tax returns
- ☐ Lease(s) if you currently own any rental properties
- ☐ Statement(s) for all your rental properties and your primary residence to include your taxes and insurance, OR mortgage statements if taxes and insurance are escrowed
- ☐ Homeowners insurance information
- ☐ Name and contact information for your Homeowners Association (if applicable)
- ☐ Explanation/documentation for any large deposits (if applicable)

Thank you for your business! We look forward to working with you on your loan.