

Initial Documents Needed To Process a Purchase or Refinance Loan Application

Borrower	Co-Borrower	
<input type="checkbox"/>	<input type="checkbox"/>	Last two years Federal Income Tax Returns
<input type="checkbox"/>	<input type="checkbox"/>	Most recent two years W2's
<input type="checkbox"/>	<input type="checkbox"/>	Most recent two years 1099's (for all jobs)
<input type="checkbox"/>	<input type="checkbox"/>	Two recent and consecutive pay stubs <30 days old
<input type="checkbox"/>	<input type="checkbox"/>	Two months bank statements <60 days old (include all pages)
<input type="checkbox"/>	<input type="checkbox"/>	Asset Statements (401k, stocks, savings, mutual funds)
<input type="checkbox"/>	<input type="checkbox"/>	Clear copy of driver's License(s)
<input type="checkbox"/>	<input type="checkbox"/>	Clear copy of social security card(s)
<input type="checkbox"/>	<input type="checkbox"/>	Copy of Homeowner's declaration or Agent's name and phone number
<input type="checkbox"/>	<input type="checkbox"/>	Letter of explanation for any derogatory credit, bankruptcy, foreclosure, short sales or judgements
<input type="checkbox"/>	<input type="checkbox"/>	Current mortgage Note (Refinances loans only)
<input type="checkbox"/>	<input type="checkbox"/>	Mortgage Statements for all mortgages including 2 nd mortgages and rental properties
<input type="checkbox"/>	<input type="checkbox"/>	Current lease for any rental properties
<input type="checkbox"/>	<input type="checkbox"/>	If self-employed most recent two years business returns and K1 schedules
<input type="checkbox"/>	<input type="checkbox"/>	If self-employed copy of unexpired business license (If business requires one)

*Note this checklist is not all inclusive as certain loan products require specific additional documentation.