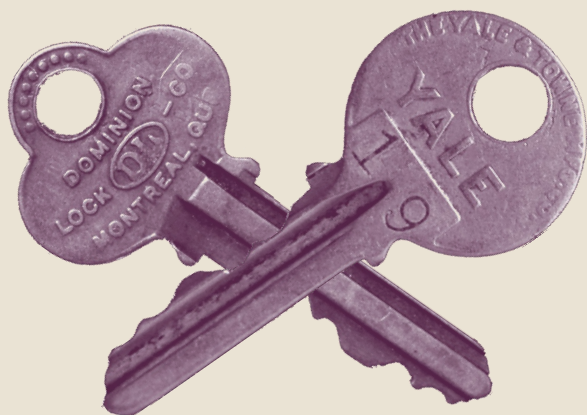


DOCUMENTATION is the Key to Home Ownership



The more documents and details you can provide up front, the easier the entire loan process will be. There may be other requests due to unforeseen circumstances, but providing these papers will get you started on the right track!

Please Note: Federal law requires certain items to be collected during the interview process. We apologize for what can appear to be unnecessary documentation. We are always available to help with any questions or concerns you may have.



Documents Needed at Loan Application:

- ☞ **One Month of Recent Paystubs for All Borrowers**
Or Social Security/disability/benefit award letter.
- ☞ **Two Months of Most Recent Bank Statements**
All pages from all bank accounts, including retirement or investment accounts. We will also need documentation of any large non-payroll deposits.
- ☞ **Federal 1040s and W-2s**
All schedules from the past 2 years. If you are self-employed or receive 1099 pay, inform your Mortgage Consultant at pre-qualification.
- ☞ **A Copy of Each Borrower's Photo ID**
In some cases, you may also be asked to provide a copy of your Social Security card.
- ☞ **Most Recent Mortgage Statement**
If you currently own a home and plan on keeping it, please include either your most recent tax bills OR a statement showing you escrow your taxes and insurance. We will also need a copy of the declaration page for your insurance policy.
- ☞ **Selling or Renting Out a Property?**
Please provide a letter, addressed to 'To whom it may concern' stating whether you are selling or renting out that property.
- ☞ **Renters**
We will need the name, address, and phone number of your landlord.



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