

ITEMS REQUESTED TO PROCESS YOUR LOAN:

- Please complete the Uniform Residential Loan Application.
- Provide a copy of current driver's license(s) OR passport(s).
- Please submit all files as **PDF's only** (NO JPG's can be accepted).

INCOME

- W-2's for previous two years.
- Current paystubs covering one full month.
- Signed Federal Income Tax returns (1040's) with all schedules for previous two years.
- K-1's for previous two years for any partnerships.
- Partnership returns (1065's) for previous two years, if you own 25% or more of partnership.
- Corporate returns (1120's) for previous two years, if incorporated.
- Signed YTD Profit and Loss Statement AND signed YTD Balance Sheets for each business you own.
- Alimony/ child Support- Copy of recorded Divorce Decree and Settlement Agreement.
- Social Security/ Pension/ Disability income- Copy of Award Letter and copies of bank statements for the past 2 months reflecting amounts deposited monthly.
- Regarding employment- Provide a HR person (and their email address) for the past 2 years.

ASSETS

- 2 months complete Personal Savings/ Checking/ Money Market, Stocks etc. bank statements (include all pages even if blank). **NO BUSINESS ACCOUNTS please.**
- Retirement/ 401k statements- most recent 2 months statements or most recent quarterly statements (all pages even if blank).
- Provide "Terms of withdrawal" for 401k's only.
- Current mortgage statement(s) and insurance declaration page(s) for all properties owned.

IF YOU ARE REFINANCING

- Flood Insurance- Copy of the current flood insurance policy for all properties requiring flood.
- Second Lien or Equity Line Promissory Note- Copy of Promissory Note if second mortgage will not be paid off with the refinance.
- Current mortgage statement(s) and insurance declaration page(s) for all properties.
- Name, address, and phone number of the Homeowner's Association and/or Management Company.

IMPORTANT NOTES

- Please DO NOT change jobs, take leave, travel, apply for any new credit, make any new purchases or make any large deposits during this process without talking to me first.
- Please do not move money from one account to another without talking to me first.
- If any assets are held in trust, please provide a copy of the trust.
- All funds needed to close will be required 10 days prior to close date.