



Please send the following documents to process your loan application

- Most recent 2 consecutive months' bank statement (all pages) showing **Proof of funds** to be used for closing
- Retirement Account statements with "Terms of withdrawal" if needed for down payment or reserves
- Most recent 30 days paystubs
- 2019 W-2's
- 2020 W-2's
- 2019 completed income tax returns with all supporting schedules. (FEDERAL ONLY)
- 2020 completed income tax returns with all supporting schedules. (FEDERAL ONLY)
- Legible color Photo ID (Driver's License, Passport or Alien Resident card)
- Legible color copy of Social Security Card
 - Purchase and sales agreement (Fully binding with all addendums and exhibits)
 - Copy of earnest money deposit
 - Any applicable letters of explanation

- DD214 Member copy #4 indicated on bottom right of form (if applicable)
- VA Award Letter (if applicable)
- Pension Award Letter showing benefit duration (if applicable)
- SSA Award Letter & most current 2 years 1099 (if applicable)
- Bankruptcy discharge (if applicable)
- Short Sale Settlement Statement (if applicable)
- Foreclosure Deed (if applicable)
- Rental Income-recent 1040's with Schedule or lease agreements if not reported on most recent tax returns
- Final Divorce Decree with settlement

Self Employed Business Owners

- 2019 1040'2 with all schedules: if Corp or Partnership, provide 1120's and 1065's along with K1's:
- 2020 1040'2 with all schedules: if Corp or Partnership, provide 1120's and 1065's along with K1's:
- Business License
- 2021 YTD Profit & Loss Statement
- 2021 YTD Balance Sheet
- Letter from your CPA stating how long they have done your taxes, nature of your business, and time in business.

REFINANCE DOCUMENTS

- Mortgage Statement (This is the statement you receive in the mail from your current mortgage company)
- Mortgage Note (This is the document you received at closing on your home from the closing attorney)
- Insurance Declaration Page (This can be obtained from your current insurance company)
- Property tax bill