

The following documentation may be requested in connection with your loan application. Always provide ALL pages andPlease do not use staples****

INCOME

- Most recent copy of pay stubs documenting 30 days of "Year-to-date" earnings.
- Copy of W-2 Statements for previous two years.
- If either borrower is self-employed or commissioned, please enclose a complete copy of personal and business tax returns for previous two years. If the most recent year is unavailable, supply current Profit & Loss Statement. Please also provide proof of business existence for 2 years, ie: CPA Certification or Business License.

ASSETS

- Most recent 2 months bank account statement(s) with all pages included -Checking, Savings, etc.
- Most recent 2 months statements from any stocks, bonds, or mutual funds.
- Most recent statement from retirement accounts such as 401(k), IRA, etc. covering at least (60) days.

LIABILITIES

- Copy of most recent mortgage statement(s) reflecting current outstanding balance for refinances.
- If either borrower is divorced, please enclose a copy of the divorce decree or marital separation agreement.

MISC.

- Copy of borrower(s) drivers license and social security card.
- Copy of utility bill and/or cell phone bill(s) showing all borrowers at their current address.
- For purchase/construction transactions, a copy of the complete "Offer To Purchase" with all counter offers, addendums and earnest money receipts. Usually, the Realtor sends this right away.
- For construction transactions please enclose a complete copy of your building plans and specifications.

In many instances, some of this documentation is NOT required. However, as this list may not be "all-inclusive", in special circumstances additional documentation may be required.