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Please provide the following documents that apply to your finances:

**I. INCOME:**

- **Paystubs** – two most current for a 30-day period, showing year-to-date earnings.
- **Pension and/or Social Security Award Letters** – please send for current calendar year.
- **W-2 Forms (all forms)** - two supporting calendar years; three calendar years if filing a tax extension.
- **1099** – for income from pension and/or social security. We do not require your 1099-DIV forms.
- **1040 Federal Tax Returns** for two calendar years. We do not require any State filings; however, all pages of the filed tax returns are required.
- **K1 forms** for each company to support two consecutive calendar years. If ownership interest is 25% or more, lenders will require the complete supporting Federal returns, **1065 or 1120 S.**
- **1120 C-Corporation** – Two supporting calendar years; if filing an extension, add a copy of the Federal Tax extension.
- **Year-to-Date Profit and Loss Statement** signed & dated by preparer/applicant (for self-employed applicants). For calendar or fiscal year and most current year-to-date within two months of application.
- Divorce decree or separation agreement

**II. ASSETS:**

- **Bank statements** – two most current months of statements. All pages are required. Any deposits (ATM) aside from payroll will be required to be sourced (canceled check). Any funds used to close must be documented with two consecutive months of statements.
- **Gift Funds** – please request a gift letter from our office

**III. PROPERTY/OTHER:**

- **Trust certification** (short version) – please send all pages and a trust certification will be required to be reviewed and completed during the loan process.
- **Homeowner's insurance** declaration pages (personal/HO-6/"walls-in") for each property owned.
- **Mortgage and home-equity statement(s)** - please provide most current for all financed properties.
- **Home-equity Line Agreement/Note** – all pages will be required if you plan to keep equity line open. A subordination fee to the existing lender will likely apply.
- **Homeowners Association or Management Company** contact information: company, agent name, phone number, monthly due (please provide most current bill). For condos, townhomes, and planned unit developments – a lender certification form may be required to be completed by the sponsoring company.
- **Rental/Lease Agreements** – most current with modifications for all units.
- **Moving and renting existing residence** – please provide an executed rental agreement and a copy of the security deposit, 1<sup>st</sup> Month's Rent, and the deposit receipt into your account.
- **Identification** - Clear copy of Borrower's and Co-borrower's Driver's licenses or Government issued ID.

We are here to assist you to ensure that your transaction is the most efficient and successful. Please let us know how we can help you.