



## **DOCUMENTATION REQUIRED TO COMPLETE THE APPLICATION PROCESS**

### **FOR ALL PURCHASE AND REFINANCE TRANSACTIONS**

#### **A. To Verify Income, please submit the following:**

- Copies of pay stubs for the most recent 30-day period
- If you recently changed employment, a copy of your Employment Contract /Offer Letter
- Most recent two years W-2 forms
- Most recent two years **Federal** Tax Returns (Form 1040)\*  
\*\*\*\*Please Provide All Schedules\*\*\*\*
- Most recent two years Corporate Tax Returns (self-employed)
- Year-To-Date Profit and Loss Statement (self-employed)
- CPA letter stating length of Self Employment, years filing taxes & % of ownership

#### **B. To verify Assets, please submit the following:**

- Bank Statements (most recent two months, **(All Pages)**)
- Brokerage Accounts (most recent two months, **(All Pages)**)
- 401(k) / IRA (most recent two months or quarterly statements)
- In the event you are receiving a gift for any portion of the purchase transaction, please execute the enclosed Gift Letter

#### **C. To verify Liabilities, please submit the following:**

- If you are currently renting, provide name and address of landlord
- If you are currently paying alimony or child support, a complete copy of the Divorce Decree
- If you are refinancing, provide most recent mortgage statement(s)
- If you have a Home Equity Line of Credit, will you be closing it? \_\_\_ Yes \_\_\_ No

#### **D. If a purchase transaction:**

- Please submit a copy of the Binder or Purchase Agreement signed by all parties (including ALL ADDENDUMS)

#### **E. If you are selling a home:**

- Please submit a copy of the Binder or Purchase Agreement signed by all parties (including ALL ADDENDUMS)

#### **F. Identification-2 forms required**

- Copy of drivers license** for borrower(s)
- Passport
- Picture ID