

STANDARD

- All consecutive pay stubs for the most recent 30 days for all borrowers
- Documentation for any other source of income being used to qualify, such as pension, Social Security Income.
- Checking, money market, savings, stocks, funds, IRA, 401k and securities statement for the most recent 2 consecutive months (all pages, even if blank)
- If rentals exist in schedule E, provide a complete breakdown of liens, taxes, insurance and lease agreements
- Two years most recent W-2
- Copy of photo ID

IF SELF-EMPLOYED

- Two years most recent federal tax returns with all schedules signed/dated by all borrowers at time of application
- Business tax returns for the most recent 2 years
- Provide K-1 for any business where borrower has a % of ownership (if ownership >25% provide copies of business tax returns for the past 2 years)

PURCHASE TRANSACTIONS

- Copy of fully executed Purchase Agreement
- Evidence of Earnest Money Deposit

REFINANCE TRANSACTIONS

- Copy of Homeowners insurance policy and provider contact information
- Copy of recent property tax bill or lender's escrow analysis
- Copy of owner's Title Policy
- Most recent statement for any/all property liens

OTHERS

- Employer phone number

Note: *May require additional documentation in order to complete the underwriting process.*