



INCOME ITEMS

- W2 forms for the last two years
- Pay stubs covering a 30 day period
- Federal tax returns (1040s) for the last two years, if you are self-employed, earn more than 25% of your income from commissions or bonuses, own rental property, or are getting a USDA or THDA loan
- Corporate or partnership tax returns (if applicable)
- Pension Award letter (for retired individuals)
- Social Security Award letters (for those on Social Security)

ASSET ITEMS

- Bank statements for the previous two months on all accounts, all pages
- Statements for two months on all stocks, mutual funds, bonds, etc
- Copy of 401K statement (or other retirement assets)
- Copy of Closing Disclosure on recent sales of homes
- Gift letter if some of the funds come as a gift from a family member (we will give this form to you)
- Gifts can also require a verification of donor's ability to make the gift (bank statement), a copy of the check used to make the gift, a copy of the deposit receipt showing the funds deposited into bank account or escrow

CREDIT ITEMS

- Explanations for any of the following items that may appear on your credit report (we will help with all of this if needed); late payments, credit inquiries in the last 90 days, charge-offs, collections, judgements, and liens
- Copy of bankruptcy papers if you have filed bankruptcy within the last seven years

OTHER ITEMS

- Copy of driver's license
- Copy of purchase agreement (if you have already made an offer)
- To document receipt of child support, a copy of Marital Dissolution Agreement (to show the amount)

FHA LOANS

- Green Card if not a US citizen

VA LOANS

- Copy of DD214
- Copy of a termination letter

REFINANCES

- Name, address, phone number, loan number of existing loan/lender
- Payoff on subject property
- Most recent mortgage statements on all homes owned
- Copy of homeowners insurance policy for all properties