



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.