

The following provides general information of what may be required for your Loan Application. Everyone's picture is different. It is best that we have a conversation to review details to determine specific documentation needs for your loan.

## income

- If you are a W2 wage-earner:
- Most recent pay statement(s) covering 30 days
- W2s for the most recent two years
- If you have any income beyond W2 earnings that you wish to be considered, or if there are losses showing on your tax returns, the following are needed:
- 1040 Personal Tax Returns for the most recent two years (all pages)
- If rental property – copies of current leases
- If Partnerships or S Corp showing on the Schedule E – need all K-1s to show % of ownership
- If ownership in any are 25% or more – need business tax returns for the last two years
- 1099 and Annual Social Security Award Letter (if applicable)
- 1099 and Pension statement (if applicable)
- 1099 and Annuity statement (if applicable)
- 1099s from Dividend/Interest Income (if applicable)
- YTD Profit & Loss and Balance Sheet may be required if you are a Sole Proprietor

## assets

- If you will receive cash at closing with your refinance, most-likely bank and asset account statements will not be needed. If the bottom line requires that you bring in funds in at closing, the lender will need to document that you have the funds needed.
- Two months most recent bank statements (checking/savings) – actual statements with all pages
- Two months most recent other asset statements (if applicable) – actual statements with all pages

## misc.

- Most recent Mortgage Statements – to show what will be paid off and what may remain.
- Copy of photo ID – driver's license or passport
- Copy of the Declarations Page of your Homeowner's Insurance or the name and contact info of your agent.

## misc. (if applicable)

- If you have sold real estate in the last 2 years, the lender may need a copy of your Final Settlement Statement(s) to show any money you received, mortgages were paid, and the responsibility is no longer yours.
- If your property is within a Homeowner's Association or you pay area dues, a copy of your most recent statement will be needed to document the obligation. Or a letter from the HOA may be used if no statements are available.
- If your property is documented as a Condominium in the title, please inquire as to additional documentation that may be needed.
- If you are not a U.S. Citizen, please inquire as to additional documentation needed.

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Above is a general list of what most lenders will require for Underwriting a Loan Application under FNMA (Fannie Mae), FHLMC (Freddie Mac), FHA (Federal Housing Administration) or VA (Veterans Administration) Guidelines.

*Please use the **UPLOAD** button to securely send your documentation if you are providing electronically (pdf format only please).*

*If you are mailing or delivering your documentation – please send single-sided with **no staples or clips** as everything will need to be scanned to send to the lender and for archive purposes.*