



Property Information

- Full address of property
- Sales contract- All pages and addendums (signed by all parties)
- Legal description of the property (if available)

Borrower / Co-Borrower Background

- Social Security Number
- Residential History for last 2 years (including names, addresses and phone numbers of all landlords)
- Original Certificate of Eligibility and DD214 (for VA loans)
- Evidence of permanent residency/ green card (if a resident alien)
- Divorce decree (if applicable)

Employment Information

- Pay stubs covering the most recent 30-day period
- Last 2 years' W-2 forms
- Names and address of employers for the past two years, including dates of employment and gross monthly income
- Letter of explanation for gaps in employment (if applicable)
- If self-employed- last 2 years' federal tax returns and YTD Profit and Loss Statement

Asset Information

- Check and savings account statements for past 3 months (all pages)
- Most recent brokerage, IRA, or stock statements
- Account numbers and balance information for all accounts, as well as name and addresses of financial institutions
- Proof of additional income from social security and disability payments, pension income, bonuses, and overtime (if applicable)
- Proof of rental property income, including leases and income tax returns (if applicable)
- Proof of Child Support/ Alimony (if applicable)

Liability Information

- List of outstanding and recent loans or charge accounts, remaining balance, and monthly payment information including car loans, outstanding student loans, and credit card accounts

Other

- Gift letters stating that funds will not need to be repaid (if applicable)
- Closing statement from sale of current property (if applicable)
- Explanation letters for any judgments and other delinquent credit (if applicable)
- Copies of deed, survey, property tax bill, and homeowners insurance policy (if refinancing)
- Bankruptcy papers (if applicable)