



**DOCUMENTATION REQUIRED TO COMPLETE THE APPLICATION PROCESS
FOR ALL PURCHASE AND REFINANCE TRANSACTIONS**

A. To Verify Income, please submit the following:

- Copies of pay stubs for the most recent 30-day period
- If you recently changed employment, a copy of your Employment Contract /Offer Letter
- Most recent two years W-2 forms
- Most recent two years **Federal** Tax Returns (Form 1040)*
****Please Provide All Schedules****
- Most recent two years Corporate Tax Returns (self-employed)
- Year-To-Date Profit and Loss Statement (self-employed)
- CPA letter stating length of Self Employment, years filing taxes & % of ownership

B. To verify Assets, please submit the following:

- Bank Statements (most recent two months, **(All Pages)**)
- Brokerage Accounts (most recent two months, **(All Pages)**)
- 401(k) / IRA (most recent two months or quarterly statements)
- In the event you are receiving a gift for any portion of the purchase transaction, please execute the enclosed Gift Letter

C. To verify Liabilities, please submit the following:

- If you are currently renting, provide name and address of landlord
- If you are currently paying alimony or child support, a complete copy of the Divorce Decree

D. If a purchase transaction:

- Please submit a copy of the Binder or Purchase Agreement signed by all parties (including ALL ADDENDUMS)

E. If you are selling a home:

- Please submit a copy of the Binder or Purchase Agreement signed by all parties (including ALL ADDENDUMS)

F. Identification-2 forms required

- Copy of drivers license** for borrower(s)
- Passport
- Picture ID