

Documents Required for Approval

Basic Documents

- Past two (2) years' W-2 statements
- Pay stubs covering the last (30) thirty days (borrower and co-borrower)
- Most recent two (2) months' bank statements (all pages)
- Most recent transaction summary of 401K, IRA, or mutual fund accounts (all pages)
- Photocopies of any stocks or certificates of deposits
- Photocopies of drivers license(s)

Additional items: Home purchase

- Copy of the purchase and sale agreement
- Name, address and telephone number of your landlord (if you're currently renting)

Additional items: Refinance

- Copies of current Homeowners insurance policies
- Copies of mortgage statement(s)
- Contact name and telephone number of your homeowners' association or management company
- Copy of the note of the second trust (if subordinating)
- Copy of purchase HUD (if paying off purchase money second)

Additional items: Poor credit

- A letter of explanation for any known credit problems

Additional items: Applicants who have filed bankruptcy

- Copy of petition and discharge
- Handwritten explanation of reason for bankruptcy
- Evidence of excellent credit since bankruptcy

Additional items: Self-employed or commission-paid borrowers, or those who own rental real estate

- Copies of previous two (2) years' signed personal tax returns, including all schedules
- Copies of previous two (2) years' corporate returns, a year-to-date profit and loss statement and balance sheet (if self-employed through a corporation)

Additional items: Divorced applicants

- A fully-executed divorce decree
- Copies of alimony or child support decrees and payments

Additional items: Non-US Citizens

- Copy of Green Card
- Copy of Visa (if not a Green Card Holder)

Additional items: Retired applicants

- Copy Social Security award letter
- Copy of pension letter