

Items That May Be Requested to Process Your Loan Application

You will be notified of your specific documents needed. The document needs may include some or all of the following items on the checklist below. Your documents are required for us to underwrite your application based on specific circumstances and the mortgage product you chose. Additional documentation may be required after the documents noted on this checklist have been reviewed. You may choose to voluntarily provide this documentation prior to obtaining your Loan Estimate.



Income Information

- 30 days' pay stubs with year-to-date earnings information for all jobs and for each borrower.
- Written letter of explanation if you have been employed less than two years or there is a gap in your employment in the last two years. The explanation must be signed and dated.
- W-2s for the past two years for salaried and hourly income.
- Complete Federal tax returns for the past two years (Including W-2, 1099s and all schedules) for commissioned, bonus or 1099 income.
- Self-employed: the above plus corporate or partnership returns including K-1s for the past two years and a year-to-date profit and loss statement.

Asset Information

- Most recent and complete (even if some pages are intentionally blank) two months' asset statements for all accounts listed on the application. (Examples: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.).
- Complete asset statements or bank stamped and signed account history detailing any large deposits outside of payroll or gift fund deposits on asset statements (Large deposit definition varies by loan type).

Credit Information

- If you have any obligations due to legal action, for example, child support, lawsuit, judgement, bring in any judicial decree.
- If applicable, complete bankruptcy papers including discharge papers. Also, if able, provide documentation supporting circumstances leading up to the bankruptcy.

Other Information

- Copy of Social Security Card
- Homeowners insurance agent contact information. Make sure to complete the agency's application requirements.
- Military Veteran - Discharge Papers (DD214)
- Military Veteran - Certificate of Eligibility
- All pages of your final, recorded divorce decree, if applicable.

You Have a Signed & Accepted Purchase Agreement

- Call you Mortgage Loan Officer about finalizing your application, interest rate availability, and obtaining a Loan Estimate.



HomeServicesLending^{LLC}

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