



Items Needed for Mortgage – PURCHASE

- If you receive rental income or are self-employed, we need the last two years of personal and corporate tax returns. All pages and schedules.
- Last two years of W-2's and/or 1099's for all borrowers
- Last 30 days of paystubs for all borrowers
- Last two months of bank statements for all accounts (all pages even if one page is blank)
- Legible copies of all borrowers' driver licenses
- Copy of the purchase contract
- Copy of the escrow deposit and proof the deposit has cleared the bank account
- Contact information for title company, realtors, and homeowner's association (if applicable)
- Verify with your agent if you must apply for homeowner's association approval prior to closing
- If you filed bankruptcy, we must receive a copy of the full bankruptcy papers and discharge.
- If you are divorced, we must receive a copy of divorce decree and marital settlement agreement
- If you receive child support, we must receive proof that you have received it for the last 6 months.
- If you receive rental income need a copy of a lease on the property you are renting.
- If you will be receiving rental income from property you are buying, we need proof of deposit from tenant and lease.
- For any properties you currently own and are not selling we must receive proof of the amount of insurance, and any associations dues that relate to those properties. If there is a mortgage on those properties, we must receive the mortgage statement.
- We will need you to fill out a credit card authorization to pay for the appraisal that will be forwarded to you from our processing staff.

**PLEASE UPLOAD THESE DOCUMENTS IN THE SECURE LINK
IN YOUR LOAN OFFICER'S SIGNATURE LINE**

**ANY QUESTIONS ON ALL DOCUMENTATION SHOULD BE DIRECTED
TO THE PROCESSOR ASSIGNED TO YOUR FILE THEY WILL CONTACT YOU DIRECTLY**