

Loan Documentation Checklist

- Last 2 Years **Federal Tax Returns** (personal & business- all pages)
- **W-2s / 1099s / K-1s** for the last 2 years
- Most recent **pay-stub(s)** showing Year to Date income of at least 30 days. Signed/dated employment letters if starting a new job. Diplomas or school transcripts if recently in school.
- Most recent **bank / brokerage / retirement statements** (all pages of the “mailed statement” equivalent). An internet printout is acceptable as long as it is a PDF of the actual statement. All deposits into your accounts must be verified. When applicable: signed Gift Letters along with proof of withdrawal / transfer from the donor’s account.
- **Awards Letters** if receiving social security, pension, or disability income. Please also provide your last 2 months bank statements (all pages) verifying the last two monthly deposits.
- **Divorce Decrees / Separation Agreements** to document alimony, child support, or division of debts/assets.
- **HUD (1)** from any recent property sales.
- **Driver’s License(s) and Credit/Debit Card** for appraisal & credit report fees.
- Most recent **Mortgage** statement(s), **Property Tax** Bill, **Home Insurance** Declarations, **Homeowners Association** Bill for all real estate owned.
- Photocopy of Driver’s Licenses

*** Loan Checklist will vary depending on the borrower’s profile, but this covers what is typically needed for most borrowers.

