

Here's what we need to approve your loan. Please send photocopies of any items marked below.

Income and Employment Information:

- Copy of State Issued Driver's License and one additional form of ID for each borrower.
- Date of Birth.
- Prior 2 years W-2.
- Pay stubs for the most recent 30 day period.
- 1040 Federal tax returns, all schedules, attachments for the prior 2 years.
- Corporate tax returns for the last 2 years. K-1's if any S corps or partnerships.
- Profit and Loss statement for your business this year (year-to-date).
- Leases for any rental income.
- Green card for Resident Aliens. Copied front and back please.
- Child support, one year of cancelled checks or bank statements showing deposits.
- Most recent Social Security award letter.
- Other:

Assets:

- Prior 2 months full statements for all bank or investment accounts.
- Recent statement for all retirement funds, IRA's, 401K's, 403B's, etc. Typically this is quarterly.
- Deed, Tax bill, and homeowner's insurance bill for all real estate owned.
- Document any large deposits or transfers between accounts.
- Verification of condo fee, copy of a bill or a cancelled check..
- Copy of stock or bond certificates currently held.
- Copies of cancelled down payment checks front and back as soon as available.
- Original Gift Letter signed by donor's bank or with recent bank statement.
- Gift check, personal check please, with deposit slip, as soon as available.
- Notify us of any money to be used not currently in your accounts.
- Copy of current title policy, copy of current survey.
- Other:

Liabilities:

- Most recent statements for all credit cards on which you carry an ongoing balance.
- Most recent statement, or payment coupon for all current loans.
- Most recent statement, or payment coupon for all real estate loans, including mortgage.
- Landlord name and phone number for verification.
- Copy of second mortgage note.
- If divorced, full separation agreement with divorce decree.
- Letter explaining any credit issues mentioned on credit report, mail original ASAP.
- Other:

Purchase Information:

- Signed Purchase and Sale Agreement with copy of deposit check ASAP.
- Broker's names, company, address and telephone. Copy of business card is helpful.
- Purchase and Sale agreement for present address.
- Title V Septic Certification when available and if applicable.
- Other:

Condominium Information:

- Condominium Questionnaire.
- Condominium Budget.
- Condominium Documents.
- Other: