



Check (List) it Out!

To get started with your loan application, you'll need to gather these required documents. After you've collected your documents, you can upload them securely, via email, the online portal or our mobile app.

- ☐ Employment pay stubs for last 30 days from each employer for each applicant.
- ☐ Most recent two years W-2 forms from each wage-earner applicant.
- ☐ Most recent two years Personal Federal Income, Tax Returns (1040's) with all schedules, statements and addenda (completed and signed).
- ☐ Most recent two years K-1's for all Partnerships and S-Corps (please double check your return as most K-1's are Not attached to the 1040)
- ☐ Most recent two years Federal Partnership Tax Returns (1065's) and/or Corporate Income Tax
- ☐ Returns (1120's) with all schedules, statements and addenda in which you have at least 25% ownership (completed and signed)
- ☐ Year-to-date profit/loss statement and balance sheet for any partnership or corporation in which you have at least 25% ownership (completed and signed)
- ☐ Name of current mortgage lender for all real estate owned with account number and/or name and phone number of all landlords for the previous two years.
- ☐ For Purchase Only: Purchase contract for new property, upon execution.
- ☐ For Purchase Only: Listing agreement or purchase contract for current residence and certified copy of closing statement (when available) if selling property for the purposes of this loan.
- ☐ For Refinance Only: Homeowner Insurance Policy and most recent monthly mortgage statement.
- ☐ Homeowner's insurance agent's name and phone number - it is your responsibility to secure home owner's insurance for the new property prior to closing.
- ☐ Check for appraisal fee.
- ☐ Copy of driver's license and social security card from each borrower.

Two Complete and Consecutive:

- ☐ *Bank Statements (most current and showing two-month history, all pages)
- ☐ *Brokerage Statements (most current and showing two-month history, all pages)
- ☐ *Retirement Statements (most current and showing two-month history, all pages)
(plus documentation to prove source of any recent sizable deposits)

*Other items may be required.



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