

REQUIRED DOCUMENTS

Almost every mortgage lender requires that you provide the following documents in order to obtain a new mortgage loan:

- Past two (2) years W-2 statements
- Pay Stubs covering the last (30) thirty days
- Two most recent monthly bank statements
- Most recent transaction summary of 401K, IRA, or Mutual Fund Accounts
- Photocopies of any stocks or certificates of deposits
- A letter of explanation for any known credit problems
- If you are currently renting....either 12 months canceled rent checks or the name and address of your current landlord

Also, the following documentation is also generally required.

For a refinance:

- A copy of the deed, and most recent tax bill

For a Purchase:

- A signed purchase contract
- Realtor contact information
- Condo Association contact information.

For a VA Loan:

- DD Form 214 (Long Form)

If you are divorced:

- A fully executed divorce decree

If you are self-employed, employed in sales, paid by commission, or own rental real estate:

- Two (2) years signed personal tax returns - including all schedules
- If self-employed through a corporation, last two years corporate returns as well as a year-to-date profit and loss statement and balance sheet

Different programs require varying amounts of documentation. The loan program you select may require more or less documentation. Please contact us for a free, no-obligation consultation.