

In order to help us to put together the best picture possible of your financial situation, please provide us with the following items as soon as possible.

Thank You.

For Purchase Loans:

- Information on your current landlord (Name, address and phone number). (If it is applicable)
- Copies of last thirty (30) days pay stubs.
- Copies of 2011 and 2012 Income Tax with all W-2's.
- Copies of most recent **two month** bank statements for each account.
- Copies of drivers license of all borrowers.
- Copies of Social Security card of all borrowers.
- **For Resident Aliens**, copies of green card front and back.
- **For self-employed borrowers**, copies of completed and signed 2011 and 2012 Income Tax
- **For self-employed borrowers**, current year to date profit and loss statement. (If you have your own business)
- **For borrower with Rental Properties**, copies of current leases on all rental properties.
- **For Borrower with Social Security or Pension Income**, copy of the Current Award Letter and copy of the last payment (For Direct Deposit from the SS copy of the bank statement)
- **For VA Borrowers**, copies of the DD-214.
- **For VA Borrowers**, original green certificate of eligibility.
- Copies of evidence to support damages on the credit report (e.i. bankruptcy, papers divorce decree, cancelled check, etc. (All papers are needs).
- Copies of the signed Sales Contract.
- Copies of front and back of cancelled earnest money check.
- For the appraisal - **The appraisal's company will be contact you and the appraisal fee is \$450** (fees may be more depending on type of appraisal report needed).

For Refinance Loans:

****In addition to the above****

- Copies of The Current Hazard Insurance Declarations page (showing dwelling, agent, and premium information).
- Copies of Count Tax Bill.
- Copies of current Title Insurance.
- Copy of Survey.
- Copy of Warranty Deed.

For Second Mortgage Loans:

****In addition to the above****

- Copies of the current Mortgage Note.
- Copies of the Mortgage.

Extra Documents:
