

**For a Mortgage 'Pre-Approval' Letter pls
send the following to**

maruf@deshcapitalllc.com OR Fax at (407) 305 7002

The list below applies to EACH Mortgage APPLICANT(s) / Borrower(s) ONLY. *Person(s) on Title but not on loan must only provide a copy of a valid ID.*

(A) Basic Document Set for PURCHASE loan

- ◆ Complete the credit pull authorization form (attached or online).
- ◆ Copy of Govt. issued ID showing CURRENT address
- ◆ Copy of Social Security card/ ITIN number.
- ◆ Last 2 months Personal bank statements-ALL pages, even blanks.
- ◆ Last 30 days income statements* – pay stubs/ 1099 /rent /SSA
→ /SSI /Stock dividend /commission, etc are income also.
- ◆ Recent Personal Tax returns* – ALL pages with W2's /1099s etc. Prior
Personal Tax returns* – ALL pages with W2's /1099s etc.

(B) For Re-financing loan - + (A)

- ★ Current month's mortgage statement
- ★ Current Home owner's insurance invoice copy
- ★ HOA monthly/quarterly Statement, if any.
- ★ LATEST monthly statement(s) for ALL items Refi is going to pay off.
- ★ Copy of lease, if the property is currently rented.

**(C) IF Self employed (25%+ owner of the business
where you work) + (A)**

- ❖ Last 2 years' business tax returns – ALL pages
- ❖ Last 2 months' business bank statements.

**(D) For 2nd or further properties (even if shared
with others) + (A)**

- ★ For EACH property Owned ;
- ★ Last month's mortgage statement, if any
- ★ Current Home owner's insurance invoice copy, if any.
- ★ HOA monthly/quarterly Statement, if any.
- ★ Current Property Tax bill copy, all applicable.
- ★ Copy of lease, if the property is currently rented.

- Advise in advance if you plan to use Gift/DPA funds
- Advise in advance if you are 1st time home buyer.

- ❖ If you are missing any document – ask for an alternate document list. -
Particular loan scenarios/programs may call for additional document(s) -
More information provided at the beginning helps a SMOOTH APPROVAL.

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- ❖ * - NOT needed for No Income/ No Ratio/ Alternate document loans.