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.