

**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.**

