



Items Needed at Application

- VISA or Master Card for appraisal fee
- Driver's License or other government issued picture ID (Two ID required)
- Permanent resident alien card (if applicable), Valid EAD card, US Passport / if expired extension letter from Dept of Homeland Security/ U.S. Citizenship and Immigration Services etc.

Income Documents (Employment Info)

- Name address phone number, email, website contact email address of employer
- Self Employed - Name address phone number, email, website contact of CPA letter, P & L signed by CPA

Assets (Checking, CD's, Money Market, Mutual Funds, 401K's, Stocks, Bonds or IRA's)

- Last One (1) month's Bank Statements for ALL APPLICABLE ACCOUNTS (all numbered pages even if Blank) – Bank account # should be on 1003.
- Last Quarterly Statements for ALL APPLICABLE ACCOUNTS (all numbered pages even if Blank)
- LOE on Large Deposits
- Gift Letter,
 - source of gift (if gifted by donor)

Previous Address

- Previous Two (2) Years Specific Address(es)
- Name and Address(es) of Landlords and/or Mortgage Company, Address, Account Number(s), Balance, and Monthly Payment(s)
 - If you are renting copy of your current lease, Rent Amount should be on 1003.

Property Information (for each home owned)

- Copy of payment book or monthly mortgage statement
- Copy of property tax bill
- Declarations page for Hazard (Homeowners) insurance,

Condo, Homeowners Association (HOA) Documentation (if Applicable)

- Condo Questionnaire Form, Master Policy, Budget, Copy of HOA Bill
- Proof of payment
- Contact information

Property Information if Purchase

- Sales Contract: Complete with All Addenda & Original Signatures by all parties Deed
- Earnest Money Check: Copy of Cancelled Check (Front & Back)
- Sale of Current Home: Copy of Listing Agreement, Contract, and Closing Statement (HUD-1)
- Copy of Survey (if applicable)
- Preliminary CD from Attorney/Title Company
- Investment Property – current and future Rental Income should be on 1003 and lease agreement.

Required at Closing

- If cash to close is:
 - Over \$5,000.00 Wire Funds to Attorney
 - Under \$5,000.00 Certified Funds
- Driver's License or other Picture ID

***Once loan is submitted, we will provide you a loan number on each loan applications, please refer to Loan numbers given on all our email communications**