

## REQUIRED DOCUMENTATION CHECKLIST

### 1A. FROM YOU, THE BORROWER AND CO-BORROWER:

*If you are a Wager Earner (you received a W-2 from your employer) please provide:*

- \_\_\_ Two (2) most recent Pay Stubs (two for each borrower)
- \_\_\_ Length of service with Current Employer: Borrower Year(s)\_\_\_\_ Month(s)\_\_\_\_  
Co-borrower Year(s)\_\_\_\_ Month(s)\_\_\_\_
- \_\_\_ Most recent four (4) month's complete Bank Statement for all accounts (must provide all pages, including blank pages)

*If you are Self Employed, please provide:*

- \_\_\_ P&L Statement / Audited or reviewed YTD Income Statement
- \_\_\_ Most recent two (2) years' Tax Returns completed (personal and business, signed with all pages or 1099s or most recent two (2) years filed and proof of extension)
- \_\_\_ Last four (4) months complete Business and Personal Bank Statements for all accounts (must provide all pages, If a business account is not used, provide a written statement stating a business account is not used)

*Everyone must provide the following:*

- \_\_\_ Most recent two (2) statements for all mortgage loans (must provide all pages of statements)
- \_\_\_ Copy of two most recently filed Federal Tax Return (signed with all pages)
- \_\_\_ Proof of occupancy (if owner occupied) – a recent utility bill in your name at property address
- \_\_\_ Copy of most recent property tax bill
- \_\_\_ Copy of the current insurance declaration page for all applicable coverage types

**THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.**

- \_\_\_ Proof of payment of Homeowner's Association Fees (if applicable)
- \_\_\_ Rental income with copies of rental agreement (if any portion of the property is rented)
- \_\_\_ Mortgage Worksheet (enclosed). **Be sure to sign and date this form.**
- \_\_\_ Completed Authorization to Release Information (enclosed). **Be sure to sign and date this form.**
- \_\_\_ Completed 4506-T Request for Transcript of Tax Return (enclosed). **Be sure to sign and date this form.**

If Non-Owner Occupied:

- \_\_\_ Amount of Principal, Interest, Taxes , Insurance and Homeowner Dues for Primary Residence
- \_\_\_ Primary Residence Address

1B. FROM YOUR REAL ESTATE AGENT:

- \_\_\_ Listing Agreement
- \_\_\_ Detailed Listing History (MLS Printout)
- \_\_\_ Sales/Purchase Contract (signed offer)
- \_\_\_ Three (3) Comparable Active Listings
- \_\_\_ Three (3) Comparable Sales
- \_\_\_ Pictures of the Property and Neighborhood
- \_\_\_ HUD (Estimated Closing Statement)

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By signing this document, I/we certify that all the information is truthful. I/We understand that knowingly submitting false information may constitute fraud.

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Borrower Signature	Borrower SS#	Date
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Co-Borrower Signature	Co-Borrower SS#	Date
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