

Borrower's Document Check List for Loan Transactions

In order to help prevent delays in the processing of most home loans, we ask all borrowers (and co-borrowers) to provide us with legible copies of ALL of the following documents up front. **By having these in the beginning, many loan processing delays could be circumvented.**

- ___ *Copy of the most recent payroll stubs covering a 30 day period and the two most recent years' W2s for every job borrower has had going back two years (If you are self-employed, you need the last two years of tax returns with all schedules and a YTD profit and loss statement)*
- ___ *Provide a copy of your current mortgage statement(s) (for Refinance only)*
- ___ *Verification of any additional income*
- ___ *A copy of your homeowner's insurance policy on the subject property (for Refinance only)*
- ___ *Copy of picture ID for each borrower or co-borrower*
- ___ *For a home equity loan or line of credit in 2nd position behind a 1st mortgage, provide a copy of the Note on your first mortgage*
- ___ *If you own any rental property, provide copies of the rental agreements and two years of tax returns that rental properties are reported under*
- ___ *Last two months of most recent statements for each liquid asset account such as checking accounts, savings accounts, money market accounts, IRA/401K/retirement accounts, stocks, bonds, mutual funds, trust accounts, CD's, or other accounts*
- ___ *Bankruptcy papers and bankruptcy discharge papers if you've had bankruptcies in the past*
- ___ *Lien releases for any judgments and/or liens on your credit report or that you are aware of*
- ___ *Provide a copy of divorce decree if applicable*
- ___ *If you are not a US citizen, provide a copy of your green card (both sides)*