Required Documentation

**Please collect all your documentation and return directly to your Mortgage Loan Originator**

For all loan applications, we will need:

* Last 2 years of 1040 Tax Returns (all pages)
* Most recent 2 years of W2s/1099s
* Most recent 30 days of paystubs showing year to date earnings (if employed with employer for 2 years or longer please include last paystub for the last 2 years as well)
* For Self-Employed Borrowers please provide most recent 2 years of corporate tax returns all pages and schedules attached
* Most recent 2 months bank statements with all pages attached
* If using 401k funds for closing please provide most recent statement with all pages including terms and withdrawals
* If divorced, please provide final divorce decree and property settlement (all pages)
* If you receive child support, a final copy if separate from divorce decree
* If retaining current property, please provide the following:
	+ Most recent mortgage statement
	+ Copy of homeowners and flood insurance
	+ Copy of HOA
	+ Copy of lease agreement(if rented out)
* Clear Copy of Driver’s License

For VA Loans

* Copy of DD-214
* Certificate of Eligibility