

**Identification**

- Government Photo ID
- Social Security Card

**Source of Income****Employed (Salary/Hourly)**

- One month of paystubs
- Past 2 years W-2's and/or 1099s
- 2 years tax returns

**Self-Employed**

- Sole Proprietor
  - 2 years personal tax returns – all schedules
- Business owner
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  - 2 years business tax returns (if 25% owner or more)
- Retired
  - Social Security Award Letter
  - Pension Statements (if applicable)
- Rental Income
  - Lease agreements for all rental properties
- Proof of 12 months receipt of Child Support (if you choose to utilize this income)

**Statements for Deposits / Cash to Close**

- Bank Statements for past 2 months – all pages
- Investment/Retirement account statements for past two months – all pages

**Additional properties owned - Liabilities**

- Current Mortgage Statements for all financed properties
- Proof of property taxes and insurance premiums (if not listed on mortgage statement or if owned free and clear)

**Major Life Events****Divorce**

- Divorce Decree

**Child Support**

- Initial Court Orders and any modifications

**Bankruptcy**

- Bankruptcy Documentation
- Discharge papers

\* We understand that "life happens" and everyone's scenario is not the same. Your loan team will review your application and documentation and will let you know if additional items are needed