

All Borrowers Document Check List

- Copies of W-2s for the past two years.
- Copies of the two most recent consecutive pay stubs showing year-to-date earnings.
- Copies of checking and saving account statements for past two months (all pages).
- Copies of quarterly or semi-annual statements for IRAs, CDs, money market funds, stocks, 401k, profit sharing, etc.
- Final Sales Contract
- Employment history for the previous two years (address any gaps of employment).
- Residential history during the past two years, with name, phone number, address and account number of land or mortgage company; for rental property, copies of leases.
- Copy of Earnest Money Deposit
- Commissioned income documentation if it's 25% or more of your base income; must have tax returns.
- Check for the expense of appraisal and credit report.
- Refinance: copy of note, deed of trust, settlement statement, survey and insurance information.
- Any assets used for down payment, closing costs and cash reserves must be documented by a paper trail.

- If you paid off mortgage in the past two years, need copies of HUD1.
- Copy of driver's license for applicant and co-applicant.
- Copies of your past two years' tax returns.
- Copy of Social Security Card for each applicant and co-applicant.