

DOCUMENTS NEEDED

- Last Two Paystubs (or one month's worth)
- 2012, 2013 Federal Tax Returns, all schedules (If self employed please include federal corporate tax returns, all schedules)
- 2014 Federal Tax Returns only if already filed
- 2012, 2013 and 2014 w-2's and/or 1099's for all jobs worked
- Last Two months bank statements, all accounts, all pages and original format (no internet screen shots please. Must have all pages if page numbers are listed, i.e. *page 1 of 5, page 2 of 5, page 3 of 5, etc.*)
- *Most recent retirement statements, all pages*
- A recent mortgage statement, for all properties currently owned if applicable
- Recent tax bill for all properties owned if applicable
- Condo declarations, bylaws, budget if applicable (Also, we will need a phone number for the President or Secretary/Treasurer of the association as we will need a Condo Questionnaire completed)
- Photo IDs
- Social Security Card or Passport
- Be prepared to provide explanation and paper trail for any large deposits into bank account(s) over \$1,000.00 and not clearly from payroll, tax refund, etc.
- Letter of explanation for any credit inquiries in the last 90 days (loan officer to provide)