

Purchase Documentation Checklist

*Please provide clear copies and ALL pages

**Disregard any that are not applicable

Income:

- W-2s for the previous 2 years for each borrower
- Paycheck stubs covering the most recent 30 days for each borrower
- Disability, Social Security or retirement income (only if applicable): copy of the award letter

Income (ONLY if Self Employed, own Investment Property, or get Commission):

- 2 years Federal (not State) tax returns
- Schedule C of your tax returns for the previous 2 years if you are involved with a sole proprietorship
- K-1 Schedule of your tax returns for the previous 2 years if you have an interest in a limited partnership
- Partnership tax returns (IRS Form 1065 of your tax returns) for the previous 2 years if you have a 25% or greater interest in a partnership
- Corporate tax returns (IRS Form 1130 or 1120) for the previous 2 years if you have a 25% or greater interest in a corporation or S corporation
- Signed year-to-date profit and loss statements for your business

Assets:

- Last 2 months of Asset/Bank Statements ALL PAGES (checking, savings, 401k, IRA, money market, stocks, etc...)

ONLY If You Own Investment Property:

- Current Mortgage Statement (for all properties owned)
- Lease agreements for all investment properties

- Property Tax Statement (for all properties owned)
- Homeowners Insurance Declarations Page (for all properties owned)

Personal:

- Copy of Drivers License (for all borrowers) – Passport can be substituted
- Copy of Social Security Card (for all borrowers)

Other (if applicable):

- Divorce decree: copy of complete, final decree and any other applicable documents
- Child support or alimony: documentation showing 12 months of income received and evidence of continuance
- Bankruptcy/discharge of debtors: copies of documents, including all schedules

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*Note: If scanned files are too large you can use a free online service which enables you to send very large files via email: www.filemail.com