

DOCUMENTATION NEEDS LIST

EMPLOYMENT/INCOME

- Most recent paystubs for one month
- W-2s for the past two years
- All pages and schedules of last two years' personal Federal tax returns
- If self-employed, all pages and schedules of last two years' business tax returns and corporate K-1s
- If retired, benefit award letter, last two years' 1099s, and all pages and schedules of last two years' tax returns

ASSETS

- ALL pages of most recent two months' statements for accounts used for down payment and reserves if required (checking, savings, stocks, IRA, 401(k), etc.); the statements must show your name, account number, and the name of the banking institution

CREDIT

- Copy of driver's license
- Letter of explanation for all credit inquiries within the last three months
- If VA, Certificate of Eligibility and copy of DD214

PROPERTY

- Homeowners insurance agent's name, address, and phone number for the subject property
- If you're retaining your current residence, provide mortgage statement showing taxes and insurance are included in the monthly payment
- Mortgage statement for all rental properties and second homes (plus taxes and insurance) if not escrowed

These are some of the documents you might need to provide when applying for a home loan. Depending on your unique loan situation, you may not need to provide any or all of the listed documents.

Please provide requested items as quickly as possible and note that you may be asked to provide additional documents throughout the loan process.



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