

**Property Information**

- Full address of property
- Sales contract - all pages and addendums (signed by all parties)
- Legal description of the property (if available)

**Borrower / Co-Borrower Background**

- Social security number
- Residential history for last two years (including names, addresses and phone numbers of all landlords)
- Original certificate of eligibility and DD214 (for VA loans)
- Evidence of permanent residency / green card (if a resident alien)
- Divorce decree (if applicable)

**Employment Information**

- Pay stubs covering the most recent 30-day period
- Last two years W-2 forms
- Names and address of employers for the past two years, including dates of employment and gross monthly income
- Letter of explanation for gaps in employment (if applicable)
- Last two years federal tax returns
- If self-employed, YTD profit and loss statement

**Asset Information**

- Checking and savings account statements for past three months (all pages)
- Most recent brokerage, IRA, or stock statements
- Account numbers and balance information for all accounts, as well as name and address of all financial institutions
- Proof of additional income from social security & disability payments, pension income bonuses, and overtime (if applicable)
- Proof of rental property income, including leases and income tax returns (if applicable)
- Proof of child support / alimony (if applicable)

**Liability Information**

- List of outstanding and recent loans or charge accounts, remaining balance, and monthly payment information including car loans, outstanding student loans, and credit card accounts

**Other**

- Gift letters stating that funds will not need to be repaid (if applicable)
- Closing statement from sale of current property (if applicable)
- Explanation letters for any judgments and other delinquent credit (if applicable)
- Copies of deed, survey, property tax bill, and homeowners insurance policy (if refinancing)
- Bankruptcy papers (if applicable)