



## ITEMS NEEDED LIST

### Conventional Purchase

- Copy of driver's licenses for all applicants or spouse if married
- Copies of SS cards for all applicants or spouse if married
- Paycheck Stubs – last full 30 days for all applicants
- W2 forms for all applicants – 2013, 2014 (all employers)
- K1 statements – if you are partial owner in a business, please provide K1 statements for all tax years and business listed
- Personal Tax Returns – 2013, 2014 (all schedules and pages)
  - If no filing for 2014, include copy of receipted extension and proof of payment to IRS in form of canceled check if there is a tax liability
- Asset Statements – checking, savings, stocks, bonds, 401K, CD's, Money Market, etc.
  - 2 months of actual statements that include account numbers and your full name (all pages, even if some pages seem irrelevant or don't have financial information, i.e. Page 1 Of 12 = we need all 12 pages)
  - For any non-payroll deposits that are greater than 25% of your monthly income, please provide a letter of explanation, along with a copy of the canceled check or source of funds
- Other property owned – for any other property owned and retained through closing please provide the following:
  - Copy of mortgage statement
  - Copy of home insurance declaration page
  - Copy of HOA statement (if applicable)
- Sales Contract – all pages
- Earnest Money Check – for your deposit on the contract; provide copy of canceled check
  - If time has elapsed since the end of your last bank statement that the check was written from, please provide a transaction history from online banking from the date of the last statement to the present.
- Contact Information for the following:
  - Your real estate agent
  - Your chosen homeowners insurance provider
  - Your employer HR contact in order to verify employment

You can either email all your documents to your loan officer or upload them into your application account. Thanks!