



ITEMS NEEDED LIST

- Copy of driver's licenses for all applicants and/or spouse if married
- Paycheck Stubs – last full 30 days for all applicants
- W2 forms for all applicants – 2015 and 2014 (all employers)
- K-1 Statements for all applicants – 2015 and 2014 (all K-1's listed in schedule E of your tax return)
- Tax Returns- 2014 and 2015, all pages, schedules, etc.
 - If you have not filed 2015, please provide 2013 return and copy of 2015 extension
- 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)
- Verification of Employment
 - Name and direct phone number or email to verify your employment when the time comes
- Purchase Contract
- Earnest Money Check Copy