



Thank you for your interest in a home loan. Please bring the following documentation with you to your appointment so we can best serve you:

PURCHASE:

- Most recent 2 paystubs and any Award Letter(s) for pension and/or Social Security or other source of income for all applicants.
- Most recent past 2 year's tax returns (all pages, including all schedules) for all applicants
- Most recent past 2 year's W-2's for all applicants
- Contact information for your Buyer's Agent/Realtor
- Most recent past 2 month's bank statements for all accounts to be considered for qualifying.
- If you are buying a home in a community that has a HOA or COA, please provide contact information.
- If you own additional properties, bring Lease Agreements (if applicable) Mortgage Statements, Property Tax Bills and Homeowner's Insurance for each property.
- Valid Government-Issued Identification and Social Security Card for all applicants
- Name of Insurance Agency you will use for Homeowner's Insurance (if you don't know, this can be provided later)

REFINANCE:

- HUD Settlement Statement from Purchase Transaction if your current loan is FHA
- Most recent 2 paystubs and any Award Letter(s) for pension and/or Social Security or other source of income for all applicants.
- Most recent past 2 year's tax returns (all pages, including all schedules) for all applicants
- Most recent past 2 year's W-2's for all applicants
- Most recent mortgage statement for all liens (1st and 2nd, if applicable)
- Most recent past 2 month's bank statements for all accounts to be considered for qualifying.
- Copy of Homeowner's Insurance Declarations Page
- Original Owner's Title Policy and Survey (these may lower your closing costs)
- Valid Government-Issued Identification and Social Security Card for all applicants.

Please feel free to contact us with any questions or you may have prior to your appointment. We look forward to meeting with you!