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## Items Needed to Approve Your Mortgage Loan

1. The last two filed FEDERAL tax returns (1040), including **ALL** schedules, PLUS any corporate (1120) and/or partnership (1065) returns, including K-1s AND any extensions
  - a. For self-employed borrowers, please include a year to date profit and loss statement
2. Recent paystubs covering the latest month. If you are paid biweekly or twice a month, we will need two. If you are paid monthly, just one, or if paid weekly, four. All paystubs must be consecutive, and they must be within the last 30 days.
3. Last 2 years W-2s for all employers, as applicable
  - a. If currently on extension, please supply 3 years of W-2's
4. Employer(s) Human Resources Department contact information
5. Two monthly **or** one quarterly recent asset account statements. This includes checking, savings, stocks, bonds, mutual funds, retirement, 401(k)s, 403(b)s, IRAs, CalPers, annuities, etc. **All statements should be consecutive and we will need every page.**
6. Valid drivers licenses or Passports; if alien status, need passport(s) and "green cards" (front and back) OR Visa
  - a. If you are applying for an FHA loan, social security cards are required as well
7. If currently renting, please provide the name of the management company for whom you write your rent checks payable. If your landlord is anything other than a professional management company, please provide 12 month's of recent, consecutive, canceled checks that were paid to the landlord. If you do not pay rent, please advise.
  - a. Please be prepared that we MAY need a copy of your current and previous rental/lease agreements that cover a two-year period—no need to submit at this time
8. Rental/lease agreements for investment properties, if applicable.
9. **If purchase:** Insurance binder with coverage, deductible and premium information
  - a. If condo, need master insurance policy AND HO6 (contents insurance)
10. **If refinance:** Current hazard insurance policy with coverage, deductible and premium information—please make certain that you have at **least** four months of coverage from the anticipated closing date of your new loan.
11. Most recent mortgage statement, if applicable, for all mortgages you currently hold
12. **If refinance** and you have an existing second mortgage or equity line to be subordinated, please provide copy of your "equity line agreement or NOTE and a recent equity line statement with the account number
13. If vesting will or is in a trust, please ask for a trust certification form from us

**Please email securely to your contact or fax all items to 866-568-6849**

THANK YOU very much for this opportunity to be of service!