

BORROWER CHECK LIST

Attn: _____

Borrower Name: _____

Property Address: _____

IF: Salaried or Wage Earner

- Pay stubs for the most recent 30 day pay period showing current YTD
- Past two (2) Years W-2's
- Three (3) months all bank statements / stock accounts / retirement accounts (ALL PAGES)
- Clear copy of driver's license
- Clear copy of Social Security card
- Name, Address and phone number for current landlord / management company.
- NOTE: If down payment is coming from a gift, the following is needed:
- Gift letter stating proceeds are a gift and do not need to be repaid.
- Supporting documentation (bank statements) from donor providing they have
- the ability to give the gift from their own funds and not from borrowed funds.

IF: Self Employed

- Same as salaried except no pay stubs or W-2
- (or if you receive 25% or more of your income from commissions or bonus
- Tax returns -2 past years (include all schedules)
- Corporate / partnership tax returns -2 past years (all pages)
- Year to date income statement / P&L
- Copy of occupational license -2 Years
- Other proof of self-employment
- CPA letter 3 reference letters Yellow Page business ads Business cards

IF: PURCHASE

- Sales contract with original signatures and expiration dates
- Name, address, contact person and number for Homeowners Association (if applicable)
- Name and phone numbers for all real estate agents involved in the transaction
- Clear copy of deposit or escrow check (front and back)

Notes:

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REFINANCE

- Mortgage statement
- Mortgage note (1st and last pages)
- Warranty deed
- Prior Title
 - Schedule A
 - Schedule B
- Survey
- Tax Bill
- Insurance paperwork with agent's name and phone number
 - Hazard
 - Flood
 - Windstorm
- Closing Statement
- VOM
- Name and contact number for HOA
- Payoff / or list of items to be paid at closing (listed on 1003)
- Reason for finance (on 1003)
- FHA case number (if applicable) _____

OTHER PROOF OF INCOME

- Social Security awards letter
- Disability awards letter
- Pension awards letter
- Rental income -leases to prove
- Letter from employer, RE: raise or overtime
- Child support -Separation agreement or divorce decree

OTHER MISCELANEOUS DOCUMENTS

- Private VOR: 12 months cancelled checks front and back
- Credit counseling: Copy of at least 12 months
- Bankruptcy: complete copy of discharge and schedule of debtors
- Private VOM: 12 months cancelled checks front and back
- Work VISA with number
- Resident alien -Green card with number

OTHER

Notes:

