

Documents that are required for loan underwriting review

Please read these instructions carefully and thoroughly.

Missing, incorrect and / or incomplete documents will cause delays to your loan request. Please pay very close attention to the details and submit the income, asset and property documents that apply to you. Please contact me if you have questions regarding this checklist.

Print this list out and use it as a checklist. Provide the documents that pertain to your specific income sources and assets.

Documents can be uploaded to my secure and encrypted website using the following link: <https://plus.preapp1003.com/Ivan-Gonzalez/upload>
Follow the instructions on the website for uploading documents.

If you apply online the on the application website you will see the document upload page after you have completed the application online. If you apply over the phone please use the link above to go directly to the website upload page to upload your documents.

You may apply online at any time using the following link: <https://plus.preapp1003.com/Ivan-Gonzalez> or contact me to schedule an appointment to complete your application over the phone.

You may bypass the Credit Report Payment page on the online application by entering all 9's and any expiration and CVV code.

NOTE: Not all documents will apply to your situation.

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I. ***Income and Asset Documents:***

1. Last **2** years W2's forms. For all employers in recent 2 years
2. Last **2** years Federal Income Tax Returns. Business and Personal (Include ALL schedules)
3. Most recent **2 to 4** paycheck stubs. (*Cover the most recent 30 day period*)
4. Current and most recent Benefit and/or Retirement Income Statements. (*SSI, Pension, etc.*)
5. Most recent **2** months bank statements personal and business. ► * **ALL pages including the blank pages with no transactions***
6. Most recent quarterly or most recent 2 months 401K, IRA or other Retirement account statements. ***ALL pages including blank pages***
7. COMPLETE COPY of your divorce decree, including Child Support Order. **If** using child support or alimony income. Include the court order or State agency source document showing amount received. (*If Applicable*)
8. COMPLETE COPY of your Bankruptcy Papers, including the discharge. (*If Applicable*)
9. Copy of any & all current leases or rental agreements for all Investment Rental Properties that are owned by you.
10. On the application list your previous 2 year employment history with name of employer, address, and phone and salary information. A direct contact person's name & phone# at your current employer to verify your employment. *Please have information readily available.*
11. If **SELF EMPLOYED or are an owner of a corporation**, we will need a copy of your business license or tax payer id certificate or a copy of your Articles of Incorporation or a CPA letter on accountant letter head stating how long you have been self-employed.
12. If receiving gift funds from friends, family or another party please provide a signed and dated gift letter from the person or entity giving you the gifted funds and a statement showing the source from where the gifted funds came from.

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II. **Property Documents:**

13. Copies of your most recent existing Mortgage and/or Home Equity Line of Credit statements. *from all owned properties which are financed*

14. Copy of Mortgage NOTE of current subject property mortgage. **for refinance only, all pages** Call your servicer and request a copy if you do not have a copy.

15. A recent property tax receipt if paid or bill if there is an outstanding balance and home owners insurance(s) declaration pages for all properties already owned. HOA dues paid receipts or recent transactions summary from properties in Condo communities.

16. Name & Phone # of the subject property Condo Association. (*Only applicable if subject property is in a condominium community with an HOA*) and a completed Condo questionnaire along with a copy of the master insurance policy certificate and if a full review the HOA annual budget.

17. Name & Phone # of your Home Owners Insurance Agent, or potential Insurance Agent so we may request insurance.

18. Copy of the Executed Purchase Contract and a Copy of the Earnest Money Deposit Check and the escrow letter if this is a purchase loan. If financed FHA include the FHA Amendatory Clause and the Real Estate Certification. (*If loan is for property purchase*)

19. * Copy of most recent property survey if available. (*if refinance only*)

20. * Copy of most recent property ALTA Title Policy if available. (*if refinance only*)

III. **Personal Identification:**

21. Clear color copy of ID (either a Driver's License, Passport, State Issued ID) and a copy of your Social Security Card. If not a citizen of the US we need a copy of the residency card front and back.

22. If request is for a VA loan then copy of Certificate of Eligibility (**COE**) and DD214 if retired.

23. If Borrower is a Foreign National we will need Foreign Country Equivalent Documents.

IRS payment plan documents if you are currently paying back taxes to the IRS. Must include monthly payment amount and either term end date or total balance owed.