



DOCUMENT CHECKLIST

Financial and Income Documents

- Most recent pay stubs covering the last 30 days
- W-2s for the last two calendar years
- Two months most recent statements for all checking, savings, CD, money market, and/or securities-brokerage accounts (please include all pages...even blank ones)
- Most recent statements for all retirement accounts (IRAs, SEP-IRAs, 401Ks or 403Bs)
- Most recent statement of stock options, employee stock option purchase plans, and similar only if you're using them as part of the down payment or for closing costs
- Federal tax returns (1040s) for the last two calendar years; please include complete returns with all schedules filed (State returns are not needed)
- YTD Profit & Loss Statement if you're self-employed or an independent contractor
- All federal K-1s, partnership returns (1065s) and corporate or S-corp. returns (1120s or 1120-Ss) for the last two calendar years

Property Documents

- Leases on all rental properties you may own, if applicable
- Mortgage, real estate tax and insurance premium statements for these properties
- Most recent mortgage statement (refinance)
- Current year tax statement, if not reflected on mortgage statement (refinance)
- Insurance declaration page (refinance)

Personal Documents

- Complete bankruptcy papers, if applicable
- Divorce decree and settlement statements, if applicable and only if requested by Underwriting to verify receipt or obligation to pay alimony or child support or to verify the division of assets.

Proof of Identity

- State issued driver's license or passport showing your date of birth to satisfy Patriot Act requirements
- If not a U.S. citizen: a resident alien card (front and back); resident alien application or H1B or L1 Visa plus passport as applicable