



Documents Borrower Needs In Order To Sign Application Documents

- ❖ Full legal names, social security numbers, telephone numbers and addresses;
- ❖ Email addresses;
- ❖ Copies of the most recent 2 years (2006/2007) W-2's;
- ❖ *(Note: If your borrower meets the criteria on the attached sheet, "When To Ask For Tax Returns," and the loan is NOT stated, make sure to request tax returns all pages and schedules, as well.);*
- ❖ Copies of one full month pay stubs for each borrower;
- ❖ Copies of the TWO most recent bank statements for ANY checking/savings and 401K accounts (ALL PAGES);
- ❖ Copies of driver's license(s) or other unexpired legal photo ID and social security cards;
- ❖ Contact name, addresses and phone #'s for landlord and for work supervisors, to verify your rental history and employment history (TWO FULL years are required);
- ❖ Copies of 12 months cancelled rent checks OR the bank statements showing the rent being paid each month (If needed for program);
- ❖ The purchase contract on the home they are buying, or the deed with legal description if it is a refinance;
- ❖ If they own multiple properties, make sure you have the addresses, information on which mortgage goes with which property, and information on real estate taxes and insurance as full PITI; and
- ❖ A check for the appraisal fee of \$300.00 on conventional, or \$350 if it is for an FHA. If it is an investment property, it is at least \$400; and if it is a jumbo, call Anna so she can contact the appraiser for pricing BEFORE quoting check amounts due to your borrower.