

# Documentation

**Two years individual tax returns** – Your loan requires that we submit two years individual tax returns to underwriting. Please request the most recent two years tax returns (all pages and applicable schedules).

**Self-employed** – 2 years Business License.

**Wage Earner** – 1 month pay stubs.

**Owner or part owner of an S-Corporation** – Your loan requires two years K-1's. If the borrower owns 25% or more of this corporation, two years of 1120S returns will be required.

**Owner or part owner of a partnership** – Your loan requires two years K-1's form this partnership. If 25% or more of this entity is owned by the borrower then two years complete 1065's will be required.

**2 months bank statements** – Your loan will require that two months bank statements from each bank accounts. These bank statements should be the latest two you have received from the bank and all pages of the statement should be provided.

**Contract of sale** – Your loan will require the contract of sale on your borrowers existing home. If their home is currently listed and not sold, please request the listing agreement. If the home has been sold, then both pages of the Settlement Sheet (HUD-1) will be required.

**If divorced** – or separated underwriting will require a copy of the divorce decree and property settlement agreement (all pages). If the borrower is separated, then all pages of the separation agreement are required.

**If renting out any real estate** – A copy of the lease agreement will be required.

**Marriage certificate** – As proof of legal name change.

**30 days consecutive pay stubs** – Your loan will require that 30 days of consecutive pay stubs from your borrowers job(s).

**Relocation benefits** – If your borrower is relocating, information on their relocation benefits will be required for your borrowers company.

**W-2's** – Two years of W-2's or 1099 from each job will be required by borrower.

**College Transcripts** – If your borrower has been in college any time in the past two years a college transcript will be required so that it can be documented in the last two years work history.

**Green Card** – If your borrower is a permanent resident alien of the United States, then a copy (front and back) of the "green card" will be required.