



What You Need To Apply

1. Copy of your Driver's License.
2. Copy of your Social Security Card.
3. Copy of your Resident Alien Card, if applicable.
4. Copy of your W-2's for the most recent two years.
5. Copy of your signed Federal Tax Returns; all schedules; covering previous 2 years.
6. Copy of your signed Corporate Tax Returns including the K-1's if self-employed.
7. Copy of your paystubs covering a 30 day period.
8. Two most recent consecutive months Bank Statements. Please include all pages even if last page(s) are blank.
9. If you receive Social Security we will need your Awards Letter.
10. Divorce decree, if applicable.
11. If a foreclosure occurred, then a copy of the Sheriff Deed is required.
12. If a short sale occurred, then a copy of the HUD 1 Settlement Statement is required.
13. If you have filed bankruptcy it must be discharged. A copy of the discharge accompanied with all of the schedules will be required.

What NOT TO DO during the Mortgage Application Process

1. Do not open new credit. i.e. Buy a new car, Furniture, Appliances etc.
2. Do not quit your job. If you switch jobs, then 30 days of pay stubs will be required from the new job.
3. Do not make any large deposits cash or otherwise into the bank account that cannot be traced back to the source.
4. Do not accept gift funds from non-family members. Gift funds must be from direct family and must be verified.
5. Do not make late payments on your bills.

Remember if you are unsure about any transaction you are about to make you can always contact your loan officer. Loan officers are always more than happy to advise you throughout your loan process.