



(NOT ALL ITEMS MAY BE APPLICABLE)

- Most recent 2 years tax returns (all pages, forms and schedules).
- Most recent 2 years yearly income statements: W2s, 1099s, unemployment 1099s, K1s, 1098s
- Most recent consecutive pay stubs covering 30 days from all sources (active military, your LES)
- The last 2 years of employer's names, phone #s, addresses, position held, start and stop dates.
- The award's letter and yearly benefit summary for social security income, retirement or disability income. Can be used as income if will receive for a minimum of 3 more years.
- Using child support income? Ask agency for 12 month history of receipt (signed and dated).
- The last 2 years of home addresses with start and stop dates. If renting, the name and phone number of the complex or the landlord.
- The last 30 days of checking and savings statements...all pages...if it says page 1 of 5, send all 5 even if blank. If you transfer between accounts, I need all account statements referenced. If you go to the bank for the statement, the teller has to use their teller stamp. Print outs from your online account are acceptable if your name and account number are on them along with the web page address along the top or bottom.
- Review deposits on the bank statements. For non-payroll deposits \$500 or more, will need paper documentation of the source for the deposit. For all non-payroll deposits, regardless of amount, write an explanation of where the money came from (sign and date).
- Most recent statement for any account you are using for down payment...all pages even if blank.
- Gift money? Name, address, & phone number of donor. Do not deposit the gift before we talk.
- A copy of your driver's license. If copying, enlarge it so it is easier to read. Or take a picture of your ID with your cell phone and text or email it to me.
- All final divorce decrees including separation agreements and child support orders...all pages.
- If filed bankruptcy in last 7 years, the final discharge letter. If filed within last 4 years, the complete package including the list of debts discharged.
- VA loans: will need veteran's DD214 and active duty, most recent LES.
- Student loans in deferment? Need documentation of the date they come out of deferment and the estimated payment. Refer to your loan papers, go on-line or call your loan company.
- If refinancing, we need a copy of your current Note and HUD settlement statement (both found within your paper work from your previous closing), your recent mortgage statement, as well as proof of your monthly taxes and insurance.

Documents you provide might lead me or an underwriter to ask for other documents. Every file is unique. Based on your individual circumstances, you may be asked for additional documents or information. Keep all your financial documents from now until you close your loan. Keep documentation of all deposits from now until you close.

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MI FR0018255    OH MB.802615    TN 109042    WV ML.31506  
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