



## Documents Needed for Pre-Approval & Mortgage Application

Here is a list of documents you and your co-borrowers may need to complete your mortgage application. Additional documents may also be needed later in the process.

Please make sure that you provide the following on the application:

- Social Security numbers and Date of Birth for all applicants
- 2-year work history
- 2-year residency history

If you are listing the following income on your application, use the chart below to determine what documents you need.

Paystub/W2 (base income only)	<ul style="list-style-type: none"> <li>○ 1-month consecutive paystubs</li> <li>○ The most recent W2</li> </ul>
Paystub/W2 (OT, bonus, commission)	<ul style="list-style-type: none"> <li>○ the last paystub of the previous 2 years' (ex. Paystub ended December 31<sup>st</sup>)</li> </ul>
Self-Employed	<ul style="list-style-type: none"> <li>○ <b>Schedule C income:</b> Most recent 2 years' <i>personal</i> tax returns with all schedules</li> <li>○ <b>1120s/K1 income:</b> Most recent years' <i>business</i> tax returns with all schedules</li> </ul>
Rental income	<ul style="list-style-type: none"> <li>○ Most recent years' <i>personal</i> tax returns with Schedule E</li> <li>○ Most recent tax &amp; insurance bills and current mortgage statement for each REO</li> </ul>
Retirement income	<ul style="list-style-type: none"> <li>○ Most recent years' 1099R</li> <li>○ 1-month bank statements to confirm receipt of retirement income</li> <li>○ Current Benefit/Award letter</li> </ul>

