



# Application Needs List

## ASSETS:

- Most recent 2 months bank statements, all pages

## PROPERTY INFORMATION:

- Current Mortgage Statement
- Current and **prev years** Hazard Insurance Policy, need dec page **and history** (Coverage 90 days past closing date)
- Current HOA Statement and 24 months pay history if applicable
- Copy of Solar Contract/Lease, if applicable
- Condo: Name/ Contact, if applicable

## MISC: If Applicable

- Clear copy of driver's license for each borrower
- Clear copy of social security card for each borrower
- Trust (If vested in a trust, provide complete trust) **All Pages**
- Real Estate Owned Properties - Mortgage statement, Tax bill, INS dec and HOA if applicable
- Power of Attorney (Dr letter confirming competent at time of execution of POA and date became incompetent)  
Example: App and Docs signed by POA: John A. Smith by Jane Doe as attorney in fact.

## INCOME:(For More Details or Options, Request Income Cheat Sheet)

- SS Income: Notice of Awards Letter and bank statement (**or current years 1099**) for receipt
- Pension and Annuity Income: Current Award Letter or agreement for 3 years continuance and current bank statement for receipt
- Employment Income: Paycheck stubs to cover a full 30-day period with YTD gross earnings and most recent 2 years W2s
- Self-Employed: Most recent 2 years Tax returns, all pages and schedules (Schedule K-1, C, C-EZ or E or 4506T)
  - Year to Date Profit and Loss Statement
  - Business Credit Report (If incorporated) FAR can pull if requested
- Rental Income: Most recent 2 years Tax returns, all pages and schedules (Including E)
- 401K/IRA: Most recent statement, 2 years Tax returns, all pages and current bank statement for receipt

**Please be prepared to review and provide this information to your Loan Originator**

