



TOLL FREE: 1-888-616-0510

PURCHASE AND REFINANCE DOCUMENTS NEEDED
FAX ALL DOCUMENTS TO: 1-949-916-2599

GENERAL DOCUMENTS ALWAYS NEEDED

- ___ Copy of Drivers License (Per Patriot Act)
- ___ 2 Months Most Recent Bank Statements (ALL pages)

REFINANCE

- ___ Declaration Page (front page) of Home Owners Insurance Policy
- ___ Mortgage Payment Coupon or Statement
- ___ Note on 1st Mortgage

FULL DOC

- ___ 30 Days Most Recent Pay stubs for each borrower (we will continue to need the most current pay stubs until the loan funds)
- ___ 2005 and 2006 W-2's (for each borrower)

SELF EMPLOYED / STATED INCOME

___ CPA LETTER STATING TAXES HAVE BEEN DONE FOR PRIOR YEARS.
(INCOME NOT NECESSARY)

- ___ Business License or other Proof of Self-Employment

IF SHOWING TAXES THEN: (FULL DOC)

- ___ Personal Tax Returns Last Two Years (signed in blue ink)
- ___ Assets. Example: 401k, PERS, Mutual Funds, IRA's. etc (Quarterly Statement)
- ___ YTD Profit and Loss Statement
- ___ Corporate Tax Returns Last Two Years (signed in blue ink)



TOLL FREE: 1-888-616-0510
RETIRED/ DISABILITY

____ Awards Letter for Retirement, Pension, Permanent Disability or Social Security

IF APPLICABLE

- ____ Rental Agreements for All Rental/Income Properties
- ____ Name, Address and Telephone Number for Homeowners Association
- ____ Complete Divorce Decree
- ____ Complete Bankruptcy paperwork (including discharge papers)
- ____ Child Support Documentation
- ____ Not a US citizen: Need Copy of Green card (front and back)

OUT OF STATE

____ Survey of Property

IF DOING A 2ND MORTGAGE (2ND, HELOC)

____ Copy of Promissory Note (all pages)