

DOCUMENT CHECKLIST

Additional VOLUNTARY ITEMS that may affect your full approval.

(Please review and check which items are applicable)

To start your preapproval, you may voluntarily send the following items:

1. Most recent pay stubs. (Showing one month of pay.)
2. Most recent tax return with W2s. (If self employed: 2 years personal taxes, 2 years business with K1s.)
3. Most recent savings/checking/asset statement for down payment and/or closing costs.
4. Signed Borrower Authorization Form. (To order full verification of employment for calculating income.)

1	___	Homeowner insurance info
2	___	Real estate purchase contract (Purchase only)
3	___	Real estate agent name & phone number (Purchase only)
4	___	Signed & Recorded divorce decree
5	___	Full bankruptcy papers discharge letter & explanation
6	___	School transcripts (if within last 2 years)
7	___	Closing settlement statement (signed & executed sales of home)
8	___	Gift letter Documentation (very important) Please call for specific Instructions before transfer of funds
9	___	Most recent quarterly statement 401K & withdrawal plan
10	___	Credit explanations for the derogatory accounts
11	___	Proof of cleared check for earnest money on sales contract (Purchase only)
12	___	Income from child support, 3 recent cancelled checks or bank statements
13	___	Current mortgage statement (all properties)
14	___	SSI income- Most recent Awards letter & 1 month proof of deposit
15	___	Proof of balances on any recent payoff or refinance of any credit
16	___	Did you owe taxes to the IRS on your most recent return? Yes or No If Yes, please provide the IRS approved payment plan or proof of payment in full
17	___	All Security National Forms (Total of 4: borr auth, 4506T, voluntary doc, home ins)