

Residential Loan Checklist

As applicable:

- 19 & 20 – W2's
- 19 & 20 – 1040 personal tax returns, all pages, all schedules.
- 19 & 20 – 1120/1065 corporate returns, all pages, all schedules to include schedule K1's (self-employed only)
- 2021 YTD P&L (unaudited) (self-employed only)
- Most recent 1 months paystubs. (2 or 4)
- 3 most recent months bank stmts. All pages, including the blank ones. Please provide source for any unusual large deposits.
- 2021 Social security/disability awards letter
- 19 & 20 Social Security 1099's
- Pension Awards Letter
- 19 & 20 – Pension income 1099's
- Unexpired photo ID and a 2nd form of ID
- Credit Authorization (attached)
- Preliminary Application for each borrower (attached)

If refinancing existing property:

- Current mortgage statement for subject property
- Homeowners/flood insurance declaration pages showing annual premium
- Current title policy to obtain reissue credit
- Current survey if applicable
- Warranty Deed
- HOA coupon/Statement if applicable

If you own investment property:

- Current mortgage statement for each property
- Homeowners/flood insurance declaration pages showing annual premium
- Leases for each property
- HOA coupon/statements for each property, as applicable