



## Required Documents

### Conventional Loans

The items below are as required by our investors to properly assess your borrowing eligibility and to explore the most favorable and cost-effective loan programs available to you.

1. **Employee Pay Stubs:** 2 most recent if employed (Most Recent 30 days)
2. **Taxes:**
  - a. **Wage Earner Employees:** W2's filed for previous two years
  - b. **Self-Employed Borrowers:** 1040s for previous two years (all pages) – \*Please also provide evidence of self-employment for two years (Business License, Articles of Incorporation, Operating Agreement, LP, DBA, or signed letter from your CPA on letterhead).
3. **Retirement or Disability (if applicable):** Copy of current award Letter.
4. **Assets:** Two (2) month's statements of all liquid assets (Savings, Stocks, Bonds, 401k, Life Insurance, etc.)
5. **Current Mortgage Statement(s):** Please send mortgage statements for all mortgages on all real estate owned.
6. **Evidence of Insurance:** The insurance declaration page for all real estate owned disclosing premium, coverage, and contact information. For purchases, please provide an 'Insurance Quote Binder'.
7. **Divorce Decree:** (only if divorced within last 10 years). Please include all pages.
8. **Driver's License & Social Security Card:** (or Passport).
9. **Copy of Bankruptcy and Proof of Discharge:** (If filed within last 7 years). Please include all pages.
10. **For Purchases:** (if applicable) A copy of the fully executed Purchase Agreement, Counter Offers, & contact information to Title & Escrow.