



To-Do List

Now that you know how the loan process works, listed below are a few documents for you to gather. This will get you going on a seamless path towards closing your purchase or refinance!

To Pre-Qualify:

This includes a credit pull. A prequalification provides a basis for what you may qualify for.

Are you a W-2 Employee? We require the "2s"...

2 Months of Paystubs

For the most recent, consecutive 30-day pay period. Be prepared to provide updated paystubs.

2 Months of Asset Statements

Assets include bank, stock, retirement, etc. Most recent statements (all pages).

2 Years of Tax Returns & W-2s

Most recent years' tax returns and W-2s. If filing an extension for the current year, provide a copy of the extension with the most recent 2 years' worth of tax returns and evidence of any taxes owed paid. Please include attachments and Schedules A, B, C, D, W-2s, etc.

Independent Contractor or Self-Employed?

(Receive a 1099/Filed Schedule C)

Profit & Loss Statement & Balance Sheet

Year-to-date profit & loss statement reflecting gross and net income after expenses.

Balance sheet must be signed and dated.

2 Months of Asset Statements

Assets include bank, stock, retirement, etc.
Most recent statements (all pages).

2 Years of Tax Returns, 1099s, K-1, Distributions & All Schedules

Personal & Business (if applicable)

Most recent years' tax returns, 1099s, and all schedules. If filing an extension for the current year, provide a copy of the extension with the most recent 2 years' worth of tax returns and evidence of any taxes owed paid.

We do not require original documents.

For Full Loan Approval:

The list below is to be used as a guide to start collecting supporting documents for your loan.
You may be asked for additional documentation during the mortgage process.

PERSONAL INFORMATION

- Bank Accounts
2 most recent statements - ALL pages, even if they're blank¹
- Retirement and/or Investment Accounts
2 most recent statements - ALL pages, even if they're blank
- Divorce Decree with all attachments (if applicable)
- Filed Separation Agreement (if applicable)
- Child Support Order (if applicable)
- Domestic Partner Registration (if applicable)

INCOME INFORMATION

In addition to the documents required to pre-qualify, it is necessary for you to gather:

- Proof of Other Income
Social Security, Pension, Disability (1099 or Award Letter),
Contract Income, Military Retirement or Benefits, etc.
- Child Support, Alimony, Or Maintenance Income
Last 12 month's bank statements or copy of cancelled checks
- Rental Income
Copies of all current rental/lease agreements - ALL pages
- Copy of Note for Other Income

RESIDENCE INFORMATION

- List of all properties owned
Including addresses and mortgage holder
- Recent Mortgage Statements
Including private contracts
- Renters: Name, Address & Phone of Landlord(s)
Current and previous year
- Tax, Insurance, HOA Bills
For all properties owned

PURCHASE INFORMATION

- Fully Signed Purchase Contract by Buyer & Seller
Copy of all pages
- Copy of Cashed Earnest Money Deposit Check
Front and Back - for all Earnest Money given
- Copy of Bank Statement- Earnest Money Cashed
When available
Once Earnest Money is withdrawn from your account

VETERAN?

- Legible Copy of DD214- Military Discharge or
Certificate of Eligibility
- Letter of Veteran Debts/Status
- If Enlisted - Company Contact Information/C.O.

DON'T STOP NOW - MORE DOCUMENTS COMING SOON...

- 4506-T
This document allows DG to pull tax returns
- Borrowers Authorization to Release Information
- Authorization for Social Security Admin to Release SSA89 Verification
One for each borrower
- Credit Inquiry Explanation Letter
- Address Letter

¹ When printing online bank statements or transactions, make sure it includes the web page URL , at least the last 4 digits of your account #, and no break in history from any previous statement you may have provided to us. Recommended method is to print within online banking. Screen shots are not acceptable.