

Documents Required for Loan Application

Domestic Clients

- Two Most Recent Years of W2
- Two Most Recent Years of **SIGNED** Personal Federal Tax Returns, including all schedules.
- Two Most Recent Years of **SIGNED** Business Federal Tax Returns, including all schedules
- Most Recent One Month of Pay Stubs if applicable
- Most Recent Two Months of Bank Statements with **ALL Pages** including Checking, Savings, Investment, and Retirement Accounts (any unusually large deposits must be documented and a written explanation be provided).
- Unexpired Gov't Issued ID/Permanent Resident Card/Copy of Passport with Valid Work Visa
- Contract of Sale for Purchase or most recent Copy of your current Mortgage Statement for a Refinance
- Gift Letter, include Copy of Gift Check & 2 Months of Bank Statements from Donor. Bank statements must include **All Pages** and any unusually large deposits must be documented and a written explanation provided.
- Other:

Foreign National Clients

- Employment Letter on company letterhead for Salaried Borrower or Accountant's Letter for Self-Employed Borrower
- Most Recent Two Months of Bank Statements with **ALL Pages** including Checking, Savings, Investment and Retirement Accounts (any large deposits must be documented and a written explanation provided).
- Copy of Passport with Valid US Visa unless country participates in the Visa Waiver Program
- Completed International Credit Report Form
- Two Year History of Employment,, include Employer Name, Address, Phone Number, Position, Start & End Date(s)
- Two Year History of Residency, include Address, Own/Rent, Start & End Date(s).
- Gift Letter, include Copy of Gift Check & 2 Months of Bank Statements from Donor. Bank statements must include **All Pages** and any unusually large deposits must be documented and a written explanation be provided.
- Contract of Sale
- Realtor and Attorney (if applicable) Contact Information, Name & Phone Number
- Other: