



Document Checklist

- California Driver's License & Social Security Card, must be scanned, cannot be faxed (Must be clear to underwriter).
- Social Security Award letter from SSA along with proof of receipt of social security income, if borrower receives social security income.
- Last two years 1040's, Federal tax returns, all schedules. No state returns needed.
- Last two years W-2's.
- Most recent pay stub(s) covering 30 day period.
- If child support or alimony income is received or paid, divorce papers required. Income must continue for 3 years.
- 2 months most recent bank statements, ALL pages. If you provide online statements, they must contain your name, account number, date and all of the pages. If they do not include all of the info, submit what you have and order the statements from your bank.
- Most recent asset statements. 401k, Stocks, Bonds, etc, all pages. If you provide online statements, they must contain your name, account number, date and all of the pages. If they do not include all of the info, submit what you have and order the statements from your bank.
- If the buyer owns property, I need everything below this point.
- Mortgage statement for all property owned – most recent monthly statement.
- Home Owners Association monthly statement(s) for all condos owned.
- Home Insurance Declaration page(s) for all property owned showing expiration date.
- Tax bill(s) for all property owned.
- Note - Current 1st, 2nd and Helocs - all property owned.
- Copy of rental agreement(s) for any property rented out.