

CHECK LIST

If you are buying or refinancing a home

- 1. If you are **salaried**: provide two years W-2 and one month of pay stubs **OR** if you are **self-employed**: provide two years tax returns and a YTD profit and loss statement.
- 2. If you own rental property, please provide rental agreements and two years tax returns.
- 3. If you wish to speed up the approval process, please also provide three months bank statements for each bank, stock and mutual fund account.
- 4. Provide recent copies of any stock brokerage or IRA/401K accounts that you may have.
- 5. If you are requesting a cash out refinance please provide a letter explaining what you plan to do with the proceeds.
- 6. Provide a copy of divorce decree or bankruptcy papers if applicable.
- 7. If you are NOT a US citizen, provide us with a copy of your green card (front & back), or if you are NOT a permanent resident provide us with your H-1 or L-1 visa.

If you are applying for a home equity loan

- 1. If you are **salaried**: provide two years W-2 and one month of paystubs **OR** if you are **self-employed**: provide two years tax returns and a YTD profit and loss statement.
- 2. If you own rental property, please provide rental agreements and two years tax returns.
- 3. Please provide a copy of the note on your first mortgage. This will normally be found in your closing loan documents.
- 4. Please provide a signed letter explaining what you plan to do with the proceeds.
- 5. Provide a copy of divorce decree if applicable.
- 6. If you are NOT a US citizen, provide us with a copy of your green card (front & back), or if you are NOT a permanent resident provide us with your H-1 or L-1 visa.