

Loan Submission Requirements

1. Completed 1003.....all sections
2. Credit report with current home address
3. Mortgage statement of all properties owned
4. Evidence of insurance on all properties owned
5. Current color photo ID, Dr Lic, Green Card, etc.
6. Current paystubs consecutive for 30 days
7. VOE's are not necessary but very helpful
8. 2 Years W2s/1099
9. 2 Years tax returns, personal, corporations, partnerships
10. 2 Months most recent bank statements with large deposits sourced
11. Current retirement account statements
12. Purchase contract with required counters and addendums
13. Emd receipt and copy of check
14. Escrow Instructions
15. Preliminary Title report
16. Property Profile for all properties owned
17. USPS look up for subject properties
18. Borrowers signed authorization dated same day as credit report
19. 3.2 Point file or LO number in origination