

Full-Doc Checklist

Please upload all documents through our broker portal.

**Current Mortgage Statements on Subject and all Non-Subject Properties**

* Include HOI, HOA (if applicable), and Tax info on all properties owned
* Mortgage statements on all non-subject properties

# Assets – Down Payment, Closing Costs, Etc.

* 2 months consecutive bank statements showing sourcing and seasoning of funds for the down payment (if purchase) and reserves (if required per program)
* Include any asset statements such as 401k, IRA, etc., if being used for reserves

# Property

* Purchase Contract (if purchase)
* Prelim within 60 days of submission
* Property Profile (if refinance)
* 1076 Condo Cert (if required)

# Income

* Written VOE completed in its entirety (if written VOE has OT, Commissions, or Bonus income and using to qualify – Must provide 2- year breakdown history)
* Paystubs – 30 days consecutive showing YTD
* 1-Year or 2-Years of W2s (depending on program)
* 1-Year or 2-Years of the 1040s (if rental income is being used, include Schedule E)
* If Self-Employed:
	+ 1-Year or 2-Years Personal & Business returns with all schedules for borrowers owning more than 25% of business and K1’s, if applicable;
	+ Provide a CPA letter or business license
	+ P&L and balance sheets
	+ If an extension was filed, provide a full year of P&L and balance sheet (for year extended) and year-to-date P&L and balance sheet.
* Rental Agreements, if applicable