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Standalone 2nd WVOE Checklist (ASPIRE X)

Please upload all documents through our broker portal.

**Current Mortgage Statements** on all properties owned - Include HOI, HOA, and Tax info

* May substitute note for subject property 1st mortgage

**Assets – Down Payment, Closing Costs, Etc. (if purchase, piggyback, or R/T refinance)**

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

**Property**

* Purchase Contract (if purchase)
* Prelim within 60 days of submission or Property Profile (if refinance)
* Escrow Instructions to include vesting
* 1076 Condo Cert (if required)

**Income**

* Acceptable documentation forms
  + FNMA Form 1005 plus 2 months personal bank statements
  + Equifax (The Work Number)
  + Finicity (TXVerify)
  + Any other acceptable online income data vendor
* 2 months personal bank statements supporting WVOE employment wages
* Form 1005 must be fully completed (current gross pay, YTD earnings, past 2 years earnings) by an authorized company representative (Owner, Officer, HR). When Form 1005 is provided as specified above, 2 months personal bank statements supporting WVOE employment wages must be provided.