

Documents Required for Mortgage

3. SCAN ALL RETURN DOCUMENTS AS BLACK & WHITE/RESOLUTION 200x200 ONLY EXCEPT PICTURE ID's AND SS CARD IN COLOR

1. ASSETS: Latest 2 months' bank statements – **ALL PAGES - NO EXCEPTIONS PLEASE**

IMPORTANT: ALL NON-INCOME DEPOSITS MUST BE SUPPORTED WITH PAPER TRAIL - CALL OFFICE FOR DETAILS

2. INCOME: Latest 2 Year's of W-2'S, and

- Latest 2 year's of US Federal Tax Returns - all schedules send to IRS - NO EXCEPTIONS PLEASE

NOTES: 1. MUST DISCLOSE ALL EXPENSES REPORTED IN TAX RETURNS AT THE TIME OF LOAN APPLICATION

2. OVERTIME AND BONUS PAYMENTS CAN BE USED ONLY WITH 2 YEARS OF PAYMENT HISTORY

3. SELF EMPLOYED BORROWERS WITH 25% OR MORE BUSINESS OWNERSHIP:

a) **NEED LATEST 2 YEARS' BUSINESS TAX RETURNS,**

b) **K-1'S,**

c) **EXECUTED PROFIT & LOSS AND**

d) **BALANCE SHEET FOR CURRENT YEAR.**

b) THREE MONTHS OF BANK STATEMENTS

3. INCOME: Latest 1 month's salary stub

4. Sales Contract (for purchase loans only)

5. Survey of house

6. Current mortgage statement (for refinance only)

7. Homeowner insurance

8. Paper trails for Property Taxes and HOA

9. Texas Driver License or Photo ID (Color scanned both sides)

10. Social Security card copy (Color scanned both sides)

11. For non-US citizens only:

- Green Card (color copy of both sides) or

- EAD and Visa Documents (color copy - clearly showing country of origin and number)

Note: All pictures ID's and travel documents need to be color scanned - we can do this in our office.

12. FHA CASE NUMBER - FOR REFINANCE OF EXISTING FHA MORTGAGES ONLY

13. PROMISSORY NOTE FOR EXISTING 2ND LOAN - IF APPLICABLE

14. CLOSING CD FROM EXISTING 2ND MORTGAGE - FOR REFINANCE LOANS ONLY