



IN ORDER TO PROCESS YOUR APPLICATION, YOU MUST PROVIDE CERTAIN ITEMS:

- 1. FIRST, CHECK THE BOXES THAT APPLY TO YOU,**
- 2. NEXT, GATHER THE ITEMS IN THE CHECKED BOXES &**
- 3. THEN, PROVIDE THOSE ITEMS WITH YOUR APPLICATION.**



<input checked="" type="checkbox"/> Upfront Fees for Credit Report \$24.00 to CREDIT REPORT SERVICES Appraisal \$ (COD unless other arrangements are made)	<input type="checkbox"/> You Receive DIVIDENDS OR INTEREST INCOME Last 2 Years Tax Returns** Last 2 Years Broker or Bank Statements Last 2 Years 1099s
<input checked="" type="checkbox"/> BANKING Verification From BANKS, BROKERAGE HOUSES, CREDIT UNIONS, etc. Most Current 3 Monthly or 2 Quarterly, Semiannual, or Annual Statements	<input type="checkbox"/> You Receive RENTAL INCOME Signed Lease Agreements Last 2 Years Tax Returns**
<input checked="" type="checkbox"/> Information about your INSURANCE AGENT Name and Phone Number of Insurance Agent Declaration Page of Current Hazard Insurance Policy	<input type="checkbox"/> You Receive NOTE INCOME Copy of Note Last 2 Years Tax Returns**
<input type="checkbox"/> You Are EMPLOYED and receive a SALARY Most Current YTD Paystubs* Covering a 30 day Period Past 2 Years W-2's	<input type="checkbox"/> You Wish To Include Income From ALIMONY or CHILD SUPPORT (You are not required to disclose or use if you do not wish) Divorce Decree or Settlement Agreement And one of the following (to show that payments are received) Last 2 Years Tax Returns** Copy of Court Ledger Last 6 Months Bank Statements Last 6 Months Cancelled Checks
<input type="checkbox"/> You are applying for a loan that DOES NOT REQUIRE INCOME DOCUMENTATION and you are SELF EMPLOYED, COMMISSIONED or OTHER (Applicants that are Employed are usually not eligible) Income Documentation is NOT Required	<input type="checkbox"/> You have had a JUDGEMENT, FORECLOSURE, LAWSUIT, COLLECTION or CHARGE OFF Proof of payoff or release Letter of Explanation
<input type="checkbox"/> You Receive SELF-EMPLOYMENT INCOME (or if you own more than 25% of a business) Last 2 Years Personal Tax Returns** Year to date P&L and Balance Sheet Last 2 Years Corporate Tax Returns**	<input type="checkbox"/> You have had a BANKRUPTCY Bankruptcy Petition & Discharge Letter of Explanation
<input type="checkbox"/> You Receive COMMISSION INCOME Last 2 Years Tax Returns** Year to date P&L	<input type="checkbox"/> You Are DIVORCED Divorce Decree
<input type="checkbox"/> You Receive SOCIAL SECURITY, RETIREMENT, PENSION, VA BENEFITS, UNEMPLOYMENT, WORKMAN'S COMP, PUBLIC WELFARE or EDUCATION ASSISTANCE. Awards or Benefit Letter & Last 2 Years 1099s Copy of Check or Bank Statement (showing direct deposit)	<input type="checkbox"/> You Are a RESIDENT ALIEN Front & back of I.N.S. Card: (I-151, I-551, I-94, I-688 or I-688a)
<input type="checkbox"/> You Receive TRUST or INHERITANCE INCOME Letter from Attorney/Trustee as to Amount, Frequency & Duration of payments Trust/Inheritance Agreement Last 3 Months Cancelled Checks	<input type="checkbox"/> Property is a CONDO or PUD (Planned Unit Development) CC&R's, HOA's Articles of Incorporation & Bylaws Copy of Project's Liability Insurance Policy Project's Operating Budget Copy of Project's Fidelity Insurance Policy

*PAYSTUBS & BANK STATEMENTS must be originals **TAX RETURNS must be signed and include all schedules, W-2's, 1099's, and K-1's.