

## Please provide all the following documents in order for us to efficiently process your home loan.

## Items needed 24 to 48 hours from today.

- Two most recent monthly asset statements to be used for this loan (checking, savings, 401k, IRA, stocks/bonds, etc.). Please be sure to include ALL PAGES, EVEN IF BLANK. If statements are quarterly, please provide most recent quarterly statement, all pages. NOTE: Online statement printouts must show; bank name, account number, borrower name and borrower address to be accepted.
- □ Most recent Pay Stubs covering a FULL ONE MONTH PERIOD for all borrowers.
- $\Box$  Provide copies of your 2 most recent W2's.
- Provide copies of your last 2 years Federal Tax Returns (all schedules), ALL PAGES. If you have not completed your most recent year's Taxes, please provide a copy of the extension form.
- □ If Self-Employed, please provide your most recent Business Licenses and all corporate and partnership federal returns with all schedules. If Business License is not available please provide a CPA letter. Also provide a current year-to-date profit & loss statement and balance sheet.
- If you currently own any property or hold additional mortgages (including Equity Lines of Credit), ALL OF THE FOLLOWING must be provided for ALL properties owned: Current Mortgage Statements, Homeowners Insurance Declarations Page, current Tax Bill. If there is an HOA, please provide amount of HOA monthly dues.
- □ Letter of explanation for any deposit that exceeds normal payroll.
- □ Paper trail of any money transfers with supporting documentation.
- □ Copy of cancelled earnest money check. Copy of purchase contract & escrow contact information
- □ Signed disclosure packet from Skyline, ALL PAGES.

## Items needed 24 hours after loan approval

- □ Any and all conditions requested from the processor or underwriter
- □ A copy of your homeowners insurance policy

Please scan and email or fax all the above documents to your loan officer.

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