

Typical Application Documentation



⚠ NOTE: SCREENSHOTS are not acceptable documentation. Actual "Statements", "Paystubs", and other documents with full information are needed. Please download and forward .pdf files if possible.

1. ☐ Photo ID, SS Card, & both sides of Resident Card/Document as applicable.
2. ☐ Current bank/savings/investment/retirement account statements. (All pages. No Black-out.)
3. ☐ Last paycheck stub from each W2 income source received this and the last two years.
+ Year-ending paystubs for the last 2 years if using **commission**, **tip**, **overtime**, **bonus**, or variable income.
4. ☐ Most recent Benefit or Award Letter for SSI, SSD, pension, annuity, etc.
+ Last month's bank statement showing the auto-deposit. (All pages. No black-out.)
5. ☐ Last two previous year's W2/1099/1098/K1 income forms with **START** and **END** dates from each source.
6. ☐ Federal IRS 1040 tax returns complete with all schedules:
Last 2 years - ⚠ Only if Commission / Investment / Tips / Rental income.
Last 3 years - ⚠ Only USDA applicants & First Time Homebuyers using any assistance program.
7. ☐ If self-employed:
Last 2 years Federal 1040/1065/1120 tax returns with all schedules.
Year-to-Date Profit & Loss (P&L) statement and Balance Sheet.
Last 3 months' business bank account statements.
8. ☐ Trust certification, bankruptcy, foreclosure, short sale, judgment, divorce, child support, & any other applicable legal orders or documents.
9. ☐ Mortgage and Homeowner's Insurance statements for all properties owned.
+ Lease agreement and tenant's deposit for investment properties placed into service since the last tax filing.
10. ☐ U.S. Veteran's DD214 discharge form if applying for the VA home loan.

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