

LIST OF DOCUMENTATION THAT WILL BE REQUIRED FOR MORTGAGE APPROVAL

INCOME DOCUMENTATION

- Letter of Hire or Employment Contract for new position – Signed by all parties; must include date of employment and income amount
- Most recent 30 days of paystubs
- Copy of Medical School Diploma or Letter from school stating anticipated graduation
- Last 2 years of W2s and/or 1099s
- Most recent 2 years tax returns with signature

CREDIT INFORMATION

- 12 Months of cancelled rent checks if renting from a private individual OR Landlord contact info if renting from a company. If you are living rent-free provide a letter explaining the circumstances along with supporting documentation
- Driver's License and Social Security Card
- If you have less than three open trade-lines, speak with your LO regarding acceptable non-traditional trade-lines

ASSET INFORMATION

- Most recent 60 days of Bank Statements. Be sure to include ALL pages (even blank ones); your Name and Account # must be visible
- All deposits over \$100 must have a paper rail confirming source of funds
- Copy of Earnest Funds check
- Bank statement showing the Earnest Funds check cleared OR a letter from the Realtor confirming receipt of the check and are holding it until closing
- Gift Letter, if applicable, and accompanying paperwork

PROPERTY INFORMATION

- Fully executed, legible purchase contract with all addendums
- Title Company contact information
- Contact info for Insurance Agent within one week of being under contract
- Contact info for Flood Insurance Agent within one week of being under contract
- Condo Documents – If you are buying a Condo, inform your LO; you will be given a list of additional information required regarding the Condo

MISCELLANEOUS

- Power-of-Attorney (Notify LO 2-wks prior to closing if Borrowers will not personally sign at closing)
- Divorce Decree or Separation Agreement
- Letter signed and dated explaining any unique circumstances
- If own a second home, copy of note and proof of taxes, insurance and HOA Fees paid current (if applicable)