



Purchase or Refinance Document Checklist

Please provide the documents listed below so we can begin reviewing your purchase or refinance file. Some items may apply only to certain borrowers or property types.

Property Information

- Mortgage statement for the subject property, if applicable.
- Fire insurance declaration page for the subject property, if applicable.

Income Verification

- Most recent pay stubs covering two consecutive pay periods.
- W-2 forms for the past two years.
- Federal 1040 tax returns for the past two years.

Asset Verification

- Most recent two months of bank, IRA, 401(k), and other asset statements.
(Please include all pages)

Borrower Identification

- Copy of a valid driver's license for each borrower.

Additional Items, If Applicable

- Living trust certification, if the property is held in a trust.
- HOA statement, project name, and property management contact number.
- Mortgage statements for all rental properties and second homes.
- Fire insurance declaration pages for all properties owned.
- Lease agreements for all rental properties.
- Solar panel lease agreement, if applicable.