



1. License / Social Security Card (Clear Copies)
2. Home Owners Policy (For all Properties Owned)
3. Mortgage Statement (Most Recent - For all properties Mortgaged or Home Equity Loan Statements)
4. One Month of Consecutive Pay Stubs (Most Recent)
5. Cash Reserves (401k, etc.)
6. Bank Statements (2 Months - All Pages)
7. Signed Tax Returns (Last 2 Years - 2009, 2010 All Schedules)
8. W-2s (2 years 2009, 2010)
9. Letter of Explanation for Cash Out. Does not have to be detailed. Must be signed.
10. Letter of explanation for recent credit inquiries. (Just want to know if you opened new credit in last 90 days)
11. I will help with the letters after the loan is approved.