

DOCUMENTATION CHECKLIST

Income Verification (All applicants)

- Tax returns from the last 2 years
- W2 forms from the last 2 years
- 1 full month of most recent paystubs

Assets

- 2 most recent bank statements from all accounts
- 2 most recent investment account statements

Schedule of Real Estate (All currently owned properties)

- Recent mortgage statement (current residence and any financed properties)
- Copy of homeowners insurance
- Lease (for any properties held for rental income)

If Applicable

- DD214 (For VA Loans)
- Bankruptcy discharge papers (all pages)
- Gift letter/gift documentation

If Retired

- Social Security award letter
- Pension award letter
- Last 2 years of 1099s

If Self-Employed

- Year-to-Date profit and loss statement
- Balance sheet
- 1065 returns (2 years)
- K-1 and Schedule E (all copies)
- 1120-S returns (2 years)

The above-mentioned documents are not required in order to receive a loan estimate. If you choose to provide these documents before receiving a loan estimate, you acknowledge that you are providing this documentation voluntarily. All the time of full application you will need to supply the required documents to your loan officer in order to proceed with a loan through Independent Financial Mortgage.