

# “What documents will I need to make the process smoother?”

Below are the most common documents an Underwriter will request for review. If a borrower’s work history is less than 2 years (recent college graduate), or if the borrower is self-employed, there may be additional documents requested during the process.

\_\_\_\_ Valid Picture ID

\_\_\_\_ 2 Recent Paystubs - Showing YTD earnings

\_\_\_\_ W-2 (from two years prior)

\_\_\_\_ Federal Tax Returns - Including All Schedules (from two years prior)

\_\_\_\_ W-2 (from last year)

\_\_\_\_ Federal Tax Returns - Including All Schedule (from last year)

\_\_\_\_ 2 Recent Months Bank Statements - All Page Numbers.

\_\_\_\_ 2 Recent IRA / 401K Statements - If Applicable



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