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)