

**Short List of Expected Documentation for a Home Mortgage:**

1. Last two years of W-2s (2004 and 2003): **if salaried or paid hourly**
2. Last two years of federal tax returns with **all schedules**:  
1040 Returns: **if self-employed, in commission sales, or a sole proprietorship or LLC**  
1120 Returns: *in addition to 1040's if a Corporation*  
1120S Returns: *in addition to 1040's if an S- Corporation*
3. Year-to-Date Profit & Loss Statement: **if self-employed or a corporation with 25% or more ownership; not required to be audited by your CPA**
4. Most recent 30-days of pay stubs
5. Most recent 2 months of bank statements: **all pages, even blanks, for each account with a balance of over \$500 or that shows significant cash flow each month**
6. Documentation of your source of down payment funds: **only if not proven by #5 or #7. If the down payment funds are a gift, call Dave for the specific paperwork required.**
7. Most recent quarterly statement for the following assets: **all pages of just the most recent statement**  
  
IRA    401k    Stocks            Money Mkt.    CD    Bonds
8. The name and phone number of your landlord for the last 2 years: **if renting**  

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9. Copies of Dissolution of Marriage and Separation Agreement: **if applicable**
10. Bankruptcy Discharge Paperwork and Schedule of Debts: **if applicable**
11. Name and Phone Number for Your Homeowner's Insurance Agent: **Will you use your current car insurance/renter's insurance agent? Ask Dave if you need to be referred to an outstanding agent.**  

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12. Clear copy of Your Driver's License: **required by the Patriot Act**