

**Documents required for Mortgage Application: (in PDF format)**

1. Identification: Driving license or state id - copy of both sides
2. Legal Status: US Passport, Permanent Resident Card- both sides or Work Visa (H1B-797/EAD card/F1) copy of all pages
3. Income: Two recent Paystubs and Two recent years W2's
4. Income: If bonus/commissions are being used to qualify, provide December paystubs from previous 2 years
5. Assets: Two months of recent bank statements (from all the checking/savings accounts to be used for cash-to-close)  
If 401k/IRA funds are to be used for cash reserves, provide recent 3 months' statements, along with account withdrawal terms
6. For Purchase Loan:
  - Purchase contract signed by buyers & sellers.
  - Earnest money check/wire copy & receipt

**Additional Property Documents:**

If any other Real Estate Owned:

1. Current Mortgage Statements for all properties.
2. Homeowners Insurance Policy of all properties.
3. HOA statements for all properties. (Reflecting property address, amount, pay frequency)
4. If currently leased:
  - Current Lease Agreement
  - Proof of two months' rent received

**Self-Employed Applicants: All the above and below**

- Two Years of business tax returns.
- Recent 3 months business bank statements.
- Year to Date: Profit/loss & Balance sheet (signed by owners & prepared in last 30 days).