

Purchase & Refinance Document Checklist

- 2019 tax returns (Federal-ALL Pages)
- 2020 tax returns (Federal-ALL Pages)
- 2019 W-2s/1099s (Federal) for all borrowers
- 2020 W-2s/1099s (Federal) for all borrowers
- 2 Months Most Recent Bank Statements
- 30 Days of the Most Recent Paystubs of all Borrowers
- Mortgage Statement (Current)
- Homeowners Insurance (Declarations Page) & Flood Insurance (if applicable)
- HOA Dues (if applicable)
- Driver's Licenses of borrower(s) - Photocopy needed of front and back
- Employer Contact (Name & Phone Number)

If VA Applicable

- VA Certificate of Eligibility (CoE)
- VA DD-214 Paperwork
- SDV (Service Disabled Veteran) Paperwork
- 2020 Letter of Benefits for any VA Pension/Disability

If 1st Time Home Buyer

- Renter's Lease - fully executed
- Renters Insurance Declaration Pages - all pages