

Documentation Checklist

In order to expedite your loan approval process, please deliver the applicable items to your Pardee Home Loans Mortgage Consultant at the time of contract or fax to: _____.

We look forward to assisting you on the path to homeownership.

Section I: Income – Wage Earners

Document	Description
<input type="checkbox"/> Last two years Federal Income Tax Returns	Federal only, All schedules with all Pages
<input type="checkbox"/> Last two years W-2s	
<input type="checkbox"/> Current 1 month paycheck stubs	Covering most recent, consecutive 30 days
<input type="checkbox"/> Part time or 2 nd job	Last 2 years W-2's, most recent consecutive 30 days paycheck stubs and letter from employer with minimum guaranteed hours.

Section II: Income – Self Employed Individuals

Document	Description
<input type="checkbox"/> Last two years 1099s, W-2s, K-1's	As applicable, all pages
<input type="checkbox"/> Business License(s)	Verifying minimum 2 years self employment
<input type="checkbox"/> Last two years Personal and Business Tax Returns	Federal only, All schedules with all pages
<input type="checkbox"/> Year-to-date Profit & Loss Statement	Either CPA or self-prepared

Section III: Asset Verification

Document	Description
<input type="checkbox"/> IRA, 401(K), retirement, stock accounts	Most recent 2 month statements or quarterly if applicable. Terms and conditions for withdrawal.
<input type="checkbox"/> Bank Statements	Most recent 2 months statements, All Pages. Any large deposits must be explained and documented

Section IV: Mortgage or Rental History

Document	Description
<input type="checkbox"/> Current statement or coupon on all mortgages if not reflected on credit report	Showing lender's name and address, borrower's name and loan number
<input type="checkbox"/> 12 month payment record for your rental payments if paid to private party	Cancelled checks (front and back), and/or bank statements
<input type="checkbox"/> Name, address and phone number of your current landlord	If less than 12 months, provide previous landlord name and number to complete 12 month history

Section V: Miscellaneous Documentation

Document	Description
<input type="checkbox"/> Pension, Disability, and/or Social Security	Award letter and last year 1099
<input type="checkbox"/> Final Recorded Divorce Decree	All Pages
<input type="checkbox"/> Bankruptcy Papers	All Pages of discharge papers and schedules
<input type="checkbox"/> Gift	Bank statement from donor verifying donor's ability to provide gift funds.
<input type="checkbox"/> Fully executed 12 month lease agreements	If you own rental properties
<input type="checkbox"/> Employer contact information	To complete verification of employment
<input type="checkbox"/> Insurance information	Name and phone number for agent for new home policy
<input type="checkbox"/> Photo ID and evidence of Social Security Number	Driver's license or state issued photo id. Copy of social security card
<input type="checkbox"/> Evidence of resident status	Valid permanent residency card and/or valid visa documentation
<input type="checkbox"/> Letter of explanation re: _____	
<input type="checkbox"/> Child Support/Alimony Documents	Complete copy of court order
<input type="checkbox"/> Copy of Earnest Money Deposit Check	
<input type="checkbox"/> Property Tax /Insurance information on current residence	If keeping and renting current home. Complete copies

Section VI: Veterans

Document	Description
<input type="checkbox"/> Certificate of Eligibility and Certificate of Veteran Status	
<input type="checkbox"/> DD-214 and/or transfer orders	
<input type="checkbox"/> Statement of Service and Statement of retirement pay or disability pay	
<input type="checkbox"/> Off base housing permit	
<input type="checkbox"/> Commanding officer name and number	To complete continuous active duty statement
<input type="checkbox"/> Child Care Statement	