

Here's what we will need for your approval. Any items on this list that are applicable to your situation will be needed. Additional items may be requested as needed.

## **INCOME AND EMPLOYMENT INFORMATION**

- Last 2 years W-2 Forms
- Pay stubs for the most recent 30-day period
- Federal tax returns, SIGNED, all schedules, and attachments for the prior 2 years
- K-1's for last 2 years (if you receive them)
- Self Employed - Corporate/Partnership tax returns for the prior 2 years if more than 25% owner (if applicable)
- Profit and loss statement for your business this year (year-to-date)
- Leases for any rental income
- Green card/Visa if not a US citizen. Copied front and back please
- Child support, one year of canceled checks or bank statements showing deposits
- Award letters/documentation for social security/retirement/disability income
- Copy of driver's license or picture ID that contains birth date (as required by the Patriot Act)

## **ASSETS**

- Prior 2 month's full statement for bank or investment account (all pages)
- Most recent statement for all retirement funds, IRA's, 401K's, 403B's, etc. (all pages)
- Document any deposits or transfers between accounts of \$1,000 or more (other than payroll direct deposits)
- Original Gift Letter signed by donor and a recent bank statement show balance and ability to give, Copy of Gift check, proof of deposit
- Notify us on any money to be used not currently in your accounts

## **LIABILITIES**

- Copy of "Note" on refinance, if subordinating a second, all original paperwork signed at closing
- Most recent statement or payment coupon for all real estate loans, including mortgage & home equity line/loan Landlord name and phone number for verification
- Property tax bill and homeowner's insurance bill & declaration page and flood insurance policy (if applicable) for all real estate owned
- Condo questionnaire, HOA contact information \_\_\_\_\_
- Verification of condo fee, copy of a bill or a canceled check
- If divorced, full separation agreement with divorce decree
- Signed letter explaining any credit inquiries and indicate whether any new debt was acquired

## **PURCHASE INFORMATION**

- Signed Purchase and Sale Agreement with copy of deposit check Are there any Realtor fees \_\_\_\_\_ Copy of deposit check, we will need proof of check clearing (front and back) or statement showing
- Full set of condo documents and condo questionnaire (if applicable)
- Broker's name, company, address and telephone numbers - copy of business card is helpful Purchase and Sale Contract
- Sales contract (current List price \_\_\_\_\_) for present address or listing sheet for current home or letter explaining intent
- Homeowner's insurance binder & flood insurance policy (if applicable)
- Settlement company information, Name, Address, Phone number \_\_\_\_\_

Call 703-799-5626

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