



Supporting Documents Required for Loan Approval

The key to processing your real estate loan timely is to furnish your documents really fast. Most of the documentation can be faxed to us at (888) 477-9035. This will enable the process to move along quickly. Upon receiving your application it is necessary to provide all needed documentation within 48 hours from that time.

DOCUMENTS NEEDED:

1. W2's for the two most recent tax years.
2. Paycheck stubs covering a four-week period of time.
3. Complete tax returns for the two most recent tax years if you're self-employed or own rental property.
4. Two months of statements (all pages) from your checking, savings, investment, and 401K accounts.
5. Name and address of your landlord if you are currently renting.
6. Purchase agreement (if this transaction is a purchase).
7. The most recent property tax and hazard insurance statements.
8. If you're not a U.S. citizen, we need a copy of your green card or work visa.
9. If you do own rental property you must provide copies of the rental agreement.
10. IF YOU ARE SUBORDINATING YOUR SECOND TRUST DEED, WE MUST RECEIVE A COPY OF THE DEED OF TRUST AND THE NOTE WITH YOUR SUPPORTING DOCUMENTS. SUBORDINATIONS ADD AT LEAST 2-3 WEEKS ONTO YOUR NORMAL PROCESSING. DELAYS WITH SUBORDINATIONS MAY PUT YOUR RATE LOCK AT RISK. ASK US ABOUT REFINANCING YOUR 2ND TRUST DEED AT NO COST.