

Mortgage Loan Application Document List

In order to be **approved through a fast process**, we need the following list of documents whichever apply:

- Original Social Security Card and Driver's License for all applicants (Alien Residents need to provide Permanent Resident Card. TPS provide current and old Employment Authorization Card).
- **ALL** pages for last 2 years' income taxes (1040s) with W-2, 1099R and/or Social Security benefit letters.
- If Self-Employed and file separate taxes for business will need **ALL** schedules for last 2 years company's income taxes.
- Last 2 paystubs from all applicants (**if paid weekly then last 4 paystubs**).
- For VA loans, we need a legible copy DD214. If receive disability will need VA benefits letter.
- ALL pages for last 2 months statements for all asset accounts used to prequalify such as:

1. Bank checking/savings accounts.
2. 401k if available.
3. Investments or brokerage accounts.

- If divorced and need to pay child support or any type of maintenance **ONLY** ordered by court will need **ALL** pages of divorce decree signed by judge.
- If owns other real estate properties will need copy mortgage statement, home owners' insurance declarations page as well as taxes and association fees.
- If currently has student loans deferred for over 12 months need copy of deferral letter.
- If refinancing a mortgage to either lower rate or to cash out will need current mortgage note and survey (feel free to bring complete copies received at previous mortgage signing).

Should you have any questions, please call me 832-922-8888. Thanks.

Best Regards,

Joan Gallardo
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