

# Loan Documentation

## EMPLOYMENT / INCOME

- » Provide most recent paystubs for 1 month
- » Provide W-2's/1099s for the past two years
- » Provide all pages and schedules of last two years personal Federal tax returns
- » If self employed, provide last two years business tax returns & corporate K-1's
- » If any rental income is received, provide copy of current lease agreement
- » If VA, provide DD214 & certificate of eligibility

## ASSETS

- » Provide ALL pages of most recent 2 months statements for all accounts
- » If funds to close will come from a gift, employ gift letter from loan officer
- » If funds to close will come from sale of home, provide copy of Hud-1

## CREDIT

- » Copy of enlarged driver's license and social security card
- » Copy of divorce decree
- » Copy of bankruptcy papers, including all schedules and discharge, and credit explanation letter for reason of bankruptcy
- » Letter of explanation of any late payments, collections, charge or derogatory credit
- » Letter of explanation for all recent credit inquiries

## PROPERTY

- » Homeowners Insurance Agent's Contact Information



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**FirstBank**  
Mortgage

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