

DOCUMENTATION REQUIRED FOR LOAN APPLICATION

- 1) _____ Current first mortgage statement (If you do not receive statements from your first mortgage company, please send a copy of your current payment coupon and latest year-end statement).
- 2) _____ If renting, submit last 12 rent receipts. Plus landlord's name & phone number.
- 3) _____ Signed Authorization to investigate credit and employment.
- 4) _____ 2 most recent pay stubs that indicate year-to-date earnings. (if year-to-date earnings are not shown, please provide 4 recent pay stubs).
- 5) _____ Last 2 years tax returns are required.
 - 5a) _____ If you are a salaried individual, previous two year's W-2's.
 - 5b) _____ If self-employed, previous two year's 1040's (if incorporated, please include corporate returns with all schedules for the same period).
A 5-year history of self-employment must be verified, either with tax returns, business license or a P&L and balance sheet.
- 6) _____ If you own rental properties: Rental agreement for each property owned and a list of mortgage payments, taxes and insurance or previous 2 year's 1040's with all schedules.
- 7) _____ If applicable, copy of social security award letter (s).
- 8) _____ If applicable, copy of pension / retirement letter (s).
- 9) _____ Completed, signed and dated loan application.
- 10) _____ Description and verification of any other income you wish to be considered.
- 11) _____ Insurance declaration page prior to closing. (Proof of hazard insurance must be received by AHES before loan documents can be drawn).
- 12) _____ If providing a down payment, name and address of bank and account number must be provided.
- 13) _____ If down payment is a gift, gift letter will be necessary.
- 14) _____ BPO & Pictures.
- 15) _____ Preliminary title showing Associates in title.