

C2 Borrower Conditions Request List - Complex

Borrower: _____

Very Important: The lender will require all pages of documents, i.e. If a bank statement has 5 pages please send all 5 pages even if the last two pages are blank, if your tax return is 50 pages please send all 50 pages, including all schedules and K-1's. All items must be completely legible, including driver's license pictures and social security cards. (We suggest when you make copies, you enlarge these 2 documents if you can).

DOCUMENTS NEEDED	FROM	If you don't have on file, where to get it
<input type="checkbox"/> W2	Last 2 years	Call your HR/Payroll dept , or CPA
<input type="checkbox"/> Paystubs	Last 30 days	Call your HR/Payroll dept
<input type="checkbox"/> Bank Statements	Last 2 months	Online banking or call your bank
<input type="checkbox"/> Personal Tax Returns - Signed By Client	Last 2 years	CPA, Tax-Preparer, or IRS
<input type="checkbox"/> Business Tax Returns	Last 2 years	CPA, Tax-Preparer, or IRS
<input type="checkbox"/> 1120 or 1065	Last 2 years	CPA, Tax-Preparer, or IRS
<input type="checkbox"/> K-1, if ownership in business greater than 25%	Last 2 years	CPA, Tax-Preparer, or IRS
<input type="checkbox"/> Profit & Loss Statement (Year-To-Date) – Signed by CPA	Last 2 years	CPA, Tax-Preparer, or IRS
<input type="checkbox"/> Balance Sheet (Year-To-Date) – Signed by CPA	Last 2 years	CPA, Tax-Preparer, or IRS
<input type="checkbox"/> HOA Statement	Most recent	Call your HOA or Prop Mgmt Co.
<input type="checkbox"/> Mortgage Statement	Most recent	Call your current lender (or get online)
<input type="checkbox"/> Evidence of Homeowners Insurance (Declaration 'Dec' Page)	Current	Your insurance co, i.e. State Farm, AAA
<input type="checkbox"/> Drivers' License (or Passport) Copy – Enlarged if possible	Current	DMV or Passport Office
<input type="checkbox"/> Social Security Card Copy - Enlarged if possible	Current	SS Administration
<input type="checkbox"/> Credit Card Information to charged Appraisal (See 'Credit Card Authorization' form)	Current	SS Administration
ONLY NEEDED AS APPLICABLE	FROM	If you don't have on file, where to get it
Income		
<input type="checkbox"/> If income from pension/disability, provide documentation	Current	Provider of pension or disability income
<input type="checkbox"/> If income from social security, provide 'award letter'	Current	Social Security Admin Office
<input type="checkbox"/> If using rental property income, provide all lease agreements	Current	Ask your tenants? 😊
Assets or Accounts		
<input type="checkbox"/> If using 'Gift Funds' (from parent, relative), Gift Letter and source of funds documentation	Past 2 months	Investment companies
<input type="checkbox"/> If using stocks, bonds, etc, need complete account statements	Past 2 months	Investment companies
<input type="checkbox"/> If using IRA, 401K, provide recent quarterly statement	Recent Quarterly Stmt	IRA, 401K company
Property		
<input type="checkbox"/> If this loan is to purchase a home, provide executed 'Purchase agreement' (All pages)	Current	Realtor
<input type="checkbox"/> If maintain current property as rental, copy of deposit check	Current	Online Banking
<input type="checkbox"/> If currently renting and using rental history to qualify, need landlord name, address, phone	Past 24 months	
Misc		
<input type="checkbox"/> If a Trust is involved in transaction in any way, i.e. Family Trust, need complete copy	Current	Trust Attorney
<input type="checkbox"/> If selling current home, need copy of HUD1 & Escrow Instructions	Current	Realtor handling sale of home
<input type="checkbox"/> If divorced, need copy of complete Divorce Decree	Current	Your Divorce Attorney
<input type="checkbox"/> If not citizen, copy of green card	Current	
<input type="checkbox"/> If Bankruptcy (BK) on credit report, complete BK papers with discharge of debtor	Current	

Notes: