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Sofia A. Travayiakis - Senior Loan Officer, NMLS#34453

**DOCUMENTS REQUIRED FOR HOME LOAN PURCHASE**

**(Additional documents may apply)**

1. Copy of fully executed purchase and sales agreement with all addendums and riders signed by both parties. (when available)
2. Copy of all cancelled deposit checks you gave seller (when available) along with corresponding bank statements showing updated balances.

***\*\*PLEASE NOTE\*\* DO NOT ACCESS ANY NEW DEBT OR CREDIT PULL DURING PROCESS***

1. Borrower(s) to provide copies of **two** most recent YTD pay stubs dated within 30 days of loan application.
2. Borrower(s) to provide copies of **two** most recent years of signed Federal Tax Returns including all schedules **AND** all W-2 forms.
3. Borrower(s) to provide copies of **all** pages for most recent 2 months bank statements AND Retirement account statements to support assets as reported on the loan application.

***\*\*Please Note\*\****

* + Any deposit on bank statement over $1,000 will be required to be sourced. This will included a copy of the deposit (i.e. check) and written explanation of what it was for.
	+ If have transferred monies between different accounts a 2 month history is required for all accounts even if you are not using them to qualify.
	+ If you are liquidating funds from stocks/bonds it must be done as soon as possible. We will require proof of the liquidation of funds with an updated balance and proof of the deposit into your account.
	+ If you have received any Gift funds additional documentation will be required. Please notify your Loan Officer or Processor.
	+ If you are taking a loan against your 401K additional documentation will be required. Please notify your Loan Officer or Processor.
1. If Alimony or Child Support is paid **AND**/**OR** received a copy of fully executed Divorce Decree (all pages and schedules) and/or Child Support Order (all pages) is required. Birth Certificates for dependent children may also be required only if using income to qualify.
2. Copy of front and back of your driver’s License and or Permanent Resident Alien Cards (if applicable).
3. Copy of the new homeowner’s insurance binder for the subject property, needed 5 days prior to closing. Name and contact number for your agent.
	* If purchasing a Condo additional H06 Policy may be required. We will advise you of this once the Master Condo Policy is obtained.

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