

VITAL DOCUMENTS CHECKLIST

REQ	REC'D
_____	_____ 2 years personal tax returns (if on extension, provide a copy of the extension)
_____	_____ 2 years of W2's
_____	_____ 2 years corporate tax returns (if applicable)
_____	_____ 2 recent paystubs from all jobs
_____	_____ 2 months bank statements from all primary asset accounts
_____	_____ Fully executed Purchase and Sales agreement
_____	_____ Copy of earnest money deposit check(s)
_____	_____ Gift letter (if applicable) and documentation of transfer of assets
_____	_____ Human resources contact information at place of employment

Helpful hints to make the process go smoothly.

1. When at all possible, use a cashier's check for the Earnest Money Deposit. Personal checks will require that we show the check has cleared your account.
2. Do not transfer any large sums of money without retaining the documentation to evidence the source.
3. Keep all subsequent paystubs and bank statements as you get them. Files typically need to be updated with the most up to date information due to increased quality control checks in secondary markets.
4. Choose your Homeowner's insurance agent early (prior to the commitment date) and get the information to your Loan Officer or processor.
5. If using gift funds, please provide gift letter, proof of withdrawal from donor's account and proof of deposit into your account.
6. Some circumstances require that our credit provider, First American Credco, to confirm or update some information on your credit report. In order to do so, you may be contacted for a conference call with the creditor when necessary.