

Required Documents

I. General

a. Identification

- i. Photo ID: Driver's license, passport
- ii. Non-citizens: front and back of Green Card or Visa

b. Homeowners insurance

- i. Current homeowners insurance contact information
- ii. If you are purchasing a home, you will select your agent later in the process

II. Income

a. Self-employed

- i. Sole Proprietorships (Schedule C)
 1. Most recent complete 2-years **personal** tax returns (all pages, all schedules)

b. LLCs and S-Corps (Schedule 1065, K1)

- i. Most recent complete 2-years **personal** and **business** tax returns including **K-1s** (all pages, all schedules)

c. 1099 Contract

- i. Most recent complete 2-years **personal** tax returns and **1099s** (all pages, all schedules)

d. W-2 employee

- i. Most recent consecutive **30-day paystubs**
- ii. Most recent 2-years **W-2s**

III. Assets

a. Bank accounts

- i. Most recent 2-months bank statements for all checking/savings accounts referenced on loan application (all pages). Be sure any online bank statements have your name, the bank's name, the account number and dates of statement period

b. Investment assets

- i. Most recent monthly or quarterly statement (all pages, all accounts)
- ii. Look for '1 of 4' or 'page 1' and include all pages of statement. Be sure any online bank statements have your name, the bank's name, the account number and dates of statement period

IV. Additional Items as needed

a. Refinance: documents from your current loan

- i. Recent statement
- ii. NOTE (Term of Agreement) from 2nd mortgage if applicable

b. Gift Letter

- i. We will supply you with the correct standardized "Gift Letter" if you are receiving gift funds

c. Investment Properties

- i. Most recent complete 2-years **personal** tax returns including **Schedule E** (all pages, all schedules)

d. Complete copy of Divorce Decree and Separation Agreement

V. Just Because

- a. Non-perishable item to contribute to our on-going food drive for the Ballard Food Bank.



Required Documents

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