

LIST OF DOCUMENTS NEEDED FOR A MORTGAGE LOAN APPROVAL



Documents needed for either a purchase or refinance are as follows:

- Most recent paystubs covering a 30 day period
- Past two years W-2 forms and/or 1099's (if self-employed)
- Signed Federal Personal Tax Returns for past two years
- Signed Federal Business Tax returns if applicable
- Asset statements for a 2 month period, or most recent quarterly statement. This should include any and all of the following and must include ALL pages:
 - Checking
 - Savings
 - Stocks
 - Bonds
 - Mutual funds
 - Money Market
 - 401 K's
 - IRA's
- If the property is or will be held in a Trust, provide Trust documentation
- For Investment properties
 - Lease agreement for rental properties
 - Mortgage statement
 - Property tax bill
 - Homeowner's Insurance policy
 - HOA or Condo fees if applicable
- Hazard Insurance (homeowner's insurance) Policy
- Complete Divorce/Separation Agreement /Property Settlement agreements if applicable
- School Transcripts and Diploma if you are a recent graduate
- Contact name and phone number for Verification of Employment

For VA loans, the following is required:

- VA Certificate of Eligibility
- Original statement of service or DD-214

For Purchases only, we need the following:

- Ratified Sales contract
- Copy of Earnest Money Deposit AND bank statement showing the check has cleared your account
- Name, address and phone number of landlords for past 2 years if currently renting
- Sales Contract for existing home if selling and vacating to purchase new home
- Settlement Statement from the sale of current residence if vacating to purchase new home

For Refinances only

- Copy of most recent mortgage statement
- Copy of Owner's Title Policy or settlement statement indicating that you have owner's title insurance.
- Copy of existing Homeowner's Insurance Policy

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