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- Clear, scanned copy of Drivers License. If you are a permanent resident, please copy front and back of permanent resident card
 - Clear scanned copy of Social Security card OR Passport
 - Two most recent, consecutive, FULL MONTHLY bank statements of all your current asset accounts (Checking, Savings, 401k, IRA, Stocks, Bonds, Retirement accounts etc.) **Please be sure to include ALL PAGES, EVEN IF BLANK or appear to contain no financial information. If statements are front and back, please flip them over and copy both sides.** If Statements are Quarterly, please provide most recent Quarterly Statement, all pages. **Do not send online banking printouts of current balances or transaction histories as they will not be accepted by the Lender. Only full monthly statements, all pages will be accepted.**
 - Most recent Pay Stubs covering a FULL ONE MONTH PERIOD for all borrowers (if applicable)
 - Please provide W2's for most recent two years.
 - Please provide Federal Tax Returns for most recent two years, all pages of all schedules.
 - If you are self employed: Provide copy of business license, Personal tax returns listed above AND also business tax returns for two most recent years, Federal only all pages of all schedules.
 - For ALL properties owned/mortgages held, Provide ALL of the following:
 - Current Mortgage Statement
 - Copy of Homeowners Insurance Declarations Page
 - Copy of most recent property tax bill
 - If there is an HOA, provide statement showing amount of monthly dues. If you do not receive statements, please request one from your HOA/Property Manager.
 - If you would like a Homeowners Insurance quote from our associate at Farmer's Insurance, please complete the attached quote request
 - If you are receiving GIFT FUNDS: Please complete gift letter (available upon request), provide Full monthly bank statement from Gifters account to show ability to provide funds, copy of gift check (account number on gift check MUST match account number from Gift fund account!!) and bank statement showing gift funds deposited into giftee's account.
 - If closing in a Trust, provide copy of full Trust all pages

There may be other information needed from you during the loan process and proactively helping us obtain that information will ensure your expectations are not only met, but exceeded.