

# Home Loan Document Checklist

## PURCHASE

- Last 2 years tax returns, complete returns all schedules** (if self-employed, include copy of Business Returns w/ K1's and contact info for CPA)
- Last 2 years W-2's or 1099's**
- Paystubs:** 30 days' worth or 3 months Business Bank Statement for self-employed borrowers
- Most recent 2 months bank statements** (if using retirement funds, need proof of liquidation)
- Copy of your driver's license**
- Clear copy of the fully executed Agreement of Sale**
- Termite report** (when received)
- Completed Appraisal Fee Authorization**
- Copy of any deposit checks on contract** (front and back)
- Completed gift letter** (if gift funds are to be used)

## REFINANCE

- Month and year the property being refinanced was purchased**
- Copy of Mortgage Statement**
- If a second mortgage is on the property, need a copy of the note**
- Homeowners Insurance Declaration page**

## MISCELLANEOUS ITEMS

- If bankruptcy was filed in last 7 years, need paperwork of all schedules**
- If divorce/alimony claimed on tax returns, need divorce decree or agreement**
- Multiple properties owned—** need mortgage statements, HOI and tax statements on all properties
- Lease agreements if properties are rentals**

*\*Additional documentation may be required*



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