

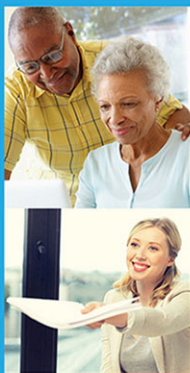


## REQUIRED ITEMS FOR PROCESSING A LOAN

Must  
**PROVIDE**  
the following  
 **CHECKED**  
**ITEMS**



**PROVIDE**  
 **ITEMS**  
only if items  
**APPLY to YOU**



- LANDLORDS' Names, Addresses & Phone Numbers** (for the **past two years** - if applicable)  
**OR** copies of **MORTGAGE STATEMENTS** for all properties owned
- LEGIBLE COPY** of front of each **BORROWER'S DRIVER'S LICENSE** AND copy of **front & back of GREEN CARD** (if applicable)
- COPIES** of the most recent **30 days worth** of **PAY CHECKS**
- COPY** of **ALL W-2's** from **ALL employers** for **previous two tax years**
- COPY** of **ALL PAGES** for **previous two tax years** for:
  - Personal (form 1040 & all supporting schedules)
  - Corporate                      · Partnerships (K1's)**ALL PAGES, ALL SCHEDULES**
- BANK STATEMENTS: ALL PAGES** (even if they are blank) of statements covering at **least 60 days** for:
  - Checking                      · Savings
  - IRA/401k                      · Stocks, bonds, CD, or other investment accounts**\* SPECIAL NOTE FOR ONLINE BANK STATEMENTS:** *The requirements for bank statements on all loans are that the statement must have the name of the owner of the account, the account number, and the balances. Please be sure that your online statements meet these requirements. Thank you!*
- INSURANCE INFORMATION: Name & Phone Number** of your **INSURANCE AGENT**. This information is necessary to bind coverage on your home prior to closing.
- COPY OF PROFIT & LOSS STATEMENT AND BALANCE STATEMENT 2016** current YTD.
- COPY OF AWARD LETTERS: Retirement, Pension, Social Security, Military Retirement, Disability, etc.**
- CHILD SUPPORT INCOME: Copies of Checks or Evidence of Deposits** of child support and/or **Alimony** for the past **12 months**.
- CREDIT EXPLANATION LETTER: Reason, Remorse, Resolution** format for **"derogatory"** (late pays, judgments, bankruptcy, collections, foreclosure, etc.) credit items reviewed in mortgage consultation.
- GIFT FUNDS:** If you are **using gift funds** for your **down payment**, we will **help coach** you through this **process**.
- APPROXIMATE SALE PRICE:** If you are **SELLING YOUR HOME FIRST**
- COPY OF BANKRUPTCY Proceedings** (all schedules) AND **DISCHARGE NOTICE:** If within the **LAST 7 YEARS**
- DIVORCE DECREE** to include **Property Settlement** and all **Child Support Documentation** (If there is child support or separate maintenance and if applicable)
- DATE OF COMPLETION OF FORECLOSURE** & any supporting documents
- DATE OF COMPLETION OF SHORT SALE** & any supporting documents

### OPTIONS TO RETURN REQUIRED DOCUMENTS

Email [ron.cahalan@wvmb.com](mailto:ron.cahalan@wvmb.com)  
**Dropbox** we can set up dropbox folder for you  
**FED EX** we can provide a FED EX slip for you  
**Mail, FED EX, or DROP OFF** at our **Office**  
1490 S Price Road, Suite 309-310 Chandler, AZ 85286



**Ron Cahalan**  
**Loan Originator | CMPS | CLA |**  
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