Hello ,

It was a pleasure speaking with you earlier. Below you will find the list of documents needed to move forward with the loan process. Once I have these documents I will review them and let you know if I have any questions or if anything additional is needed.

**Documents Needed for Credit, Income and Asset Approval:** Delete Accordingly

1. 2016 and 2015 Personal Income Tax Returns – All Pages and Schedules please. If you filed an extension for 2016, please provide 2015 and 2014 Personal Income Tax Returns – All Pages and Schedules.
2. 2016 and 2015 Business Income Tax Returns – All Pages and Schedules please. If you filed an extension for 2016, please provide 2015 and 2014 Business Income Tax Returns – All Pages and Schedules.
3. Did you owe any money to the IRS per your last two tax returns? If yes, need proof of payment (cancelled check or electronic confirmation of payment).
4. Are you self-employed? If yes, need a Year-To-Date Profit & Loss Statements for all business with 25% ownership or greater.
5. All K-1s showing on Schedule E of your two most recent Personal Income Tax Returns.
6. 2016 and 2015 W2 Wage Statements or 1099’s
7. Last ONE pay stub if paid monthly; Last TWO pay stubs if paid bi-weekly or bi-monthly; Last FOUR pay stubs if paid weekly.
8. Last TWO monthly Checking, Savings, Mutual Fund, Stock, 401k, etc. Statements (for any assets disclosed on the loan application).
	1. Please include all pages of each statement – example, if the pages are numbered Page 1 of 5, every page is required even if one is a blank or filler page.
	2. On your statements if there are any cash deposits or deposits with no source identified, be ready to explain (and document if possible) any large deposits
	3. Please note, Cash is not an acceptable source of funds for a mortgage transaction. This is because of the USA Patriot Act.
	4. Lastly, if there is anyone else’s name on your accounts who will not be on the loan, be prepared for us to

ask for a letter from them stating it’s ok to use the money in that account for your home loan.

1. Recent Mortgage Statement for All Properties Owned with Current Financing.
2. Homeowner's Insurance Declaration Page for All Properties Owned.
3. Copy of Photo ID or Driver’s License.
4. If you plan to hold title in a trust, a complete copy of the trust (all pages).
5. Copy of your Divorce Decree, if applicable.
6. Social Security Award Letter for 2017
7. Most Recent HOA Billing Statement.
8. Copy of Purchase Contract for Lot/Land if not currently owned.
9. Copy of Land or Warranty Deed, if Lot/Land is already owned.

# Documents Needed for Documenting the Construction Process:

1. Construction Contract – signed by both you and the Builder, including all addendums, not limited but including:
	1. Draw Schedule – how much are periodic payments and when are they due to the builder?
	2. Cost Breakdown, including Materials and Labor (for any work other than house itself).
	3. Builder Plans and Specifications
	4. Construction Pictures – this would be a rendering of the completed house, and perhaps pictures of the finish quality of the interior, that could assist the Appraiser in determining the value of the property once completed.
2. A Builder’s Risk Insurance policy that covers a minimum of 7 months from the closing date will need to be provided – sometimes these can be stand-alone policies and sometimes these can be part of your Homeowner’s Insurance policy as an endorsement; you’ll need to have this conversation with your agent. If the Builder’s Risk policy is a stand-alone policy, OneTrust will also need a quote on a traditional Homeowner’s Policy that covers the full loan amount and would go into effect 7 months from the estimated closing date.

You can send the documents by scanning and emailing directly to me or faxing to my personal e-fax (the number is in my signature below). If you are emailing these items back, please send as separate PDFs and label accordingly. If you prefer to ship them via FedEx, please let me know, and I can email you a shipping label to use.

Please let me know if you have any questions or concerns. I look forward to working with you. Sincerely,