



REQUIRED ITEMS FOR PROCESSING A LOAN



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



PROVIDE **CROSSED-OUT** ITEMS only if items **APPLY** to YOU



OPTIONS TO RETURN **REQUIRED** DOCUMENTS

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

Email mcginnisteam@wvmb.com

Dropbox we can set up dropbox folder for you

FED EX we can provide a FEDEX slip for you

Mail, FED EX, or Drop Off at **WV Office**
2320 130th Ave. NE, Suite 230, Bellevue, WA 98005



JEFF MCGINNIS
Mortgage Consultant

(206) 283 5626 **ph**
(425) 818 7601 **fax**

mcginnisteam@wvmb.com



Wallick & Volk
Mortgage lending since 1932



This is not a commitment to lend or extend credit. Restrictions may apply. All loans subject to credit approval. NMLS 279369 | MLO-279369 | CL-142878 | Corporate NMLS 2973