

## DOCUMENT CHECKLIST

### W-2 EMPLOYEE / RETIRED

- 30 days most current consecutive pay stubs
- Employment hire date, position, rate and frequency of pay
- 2022 Social Security Award Letter / Pension Retirement Letters
- 2 months current bank statements (all pages – front & back – even if blank) – ALL Accounts
- 2020 & 2021 Federal Tax Returns – ALL schedules – ALL 2021 W-2 & 1099 statements  
2021 Federal Returns (If filed) Extension if not filed by 4/17/2021.

### SELF-EMPLOYED / 1099

- 2022 Year-to-date Profit & Loss statement – signed and dated (through most recent complete month)
- 3 months current business bank statements (all pages – front & back – even if blank)
- 3 months current personal bank statements (all pages)
- 2020 & 2021 Federal Tax Returns – Business & Personal – ALL schedules

### All Files Must Include:

- Info worksheet
- Hardship Letter – signed and dated (must include what specifically happened to cause the hardship, the date (month/year) that the hardship began, and what you are doing to resolve)
- Recent mortgage statement/ lender correspondence – ALL liens
- Homeowner's Insurance Declarations Page – Even if your Insurance is paid through your mortgage payment you must provide a Declaration page (contact your insurance company)
- Current Homeowner's Association Statement – If you do not have HOA's please write a letter signed and dated stating you do not have any HOA's
- 2021-2022 Annual Property Tax Statement – If you do not have one, contact your county assessor's office for a copy.
- Recent Utility Bill (must show name and address) – all pages - all occupants
- ALL ADDITIONAL PROPERTIES:
  - Rental/Lease Agreements – all pages
  - ALL mortgage statements (current)
  - Property Tax Bill
  - Homeowner's Insurance Bill & Homeowner's Association Statement
- CONTRIBUTOR (must reside in the residence)
  - 30 Days Pay stubs, 2 months bank statements, 2 years tax returns, proof of Occupancy - utility bill.