

FEMBI
MORTGAGE

Standard Loan Documentation List

BANK STATEMENTS:

Statements that cover the most recent two months from all accounts, all pages even if blank. Checking, savings, investment, retirement.

TAX RETURNS

Most recent two year's personal tax returns (1040s) dated and signed, all pages.

- If most recent year has not been filed and the closing of the loan will take place after April 15th or before October 15th then please provide the request for the extension of the tax return plus proof that any monies owed to the IRS have been paid.
- If self-employed return then please provide the most recent two year's corporate/partnership returns, dated and signed, all pages.

W2 and 1099 FORMS

Most recent two year's W2s and 1099s.

PAYSTUBS

Paystubs (earnings statements) that cover the most recent 30 days.

SALES CONTRACT

Fully execute sales contract, all pages.

IDENTIFICATION DOCUMENTS

Clear, legible driver's license or passport, social security card if available & as applicable: resident alien card, work visa, employment authorization document.

FOR REFINANCE TRANSACTIONS:

- Property Insurance Declarations Page on property being financed
- Owners Title Policy on property being financed
- Survey on property being financed.

FOR REAL ESTATE OWNED:

- Recent mortgage statement on all properties encumbered by a home loan
- Homeowners Association monthly invoice on all properties owned if applicable

OTHER DOCUMENTS WE MAY NEED (IF APPLICABLE):

- Gift Documentation. Copy of signed gift letter and proof of transfer of funds from the donor to your account. This could be a wire confirmation or a copy of the check and the deposit slip. Some loan programs require proof of the borrower's ability to give the gift which would typically be a copy of the donor's account statement.
- Divorce Decree and Property Settlement Statement – All pages

Feel free to [contact us](#) anytime if you require further assistance on the subject.