



Conventional Loan

Document List

W2 Borrowers

- Copy of driver's licenses for all applicants
- Copies of social security cards for all applicants
- Paycheck Stubs – last full 30 days for all applicants
- W2 forms – recent 2 years for all applicants
- Bank Statements – recent 2 months for all applicants (all pages, even if blank)
- Sales Contract (all pages and any addendums)
- Earnest Money Check – provide copy of canceled check
- For any non-payroll deposits that are greater than 25% of your monthly income, please provide a letter of explanation, along with a copy of the canceled check or source of funds
- Contact Information for the following:
 - Real estate agent
 - Homeowners insurance provider
 - Employer HR contact in order to verify employment
 - Homeowner's association contact info

For self-employed borrowers please provide the above and:

- Personal Income Tax Returns for the past two years
- Business Income Tax Returns for the past two years, include all pages and K1 statements