

REQUIRED DOCUMENTS IN PREPARING YOUR HOME LOAN – VA PURCHASE:

1. **Offer to Purchase and Contract**
2. **Copy of valid and legible photo ID (ex: driver's license or passport):**
If the address referenced on your ID is different than your current address, please make a note as to why on the copy of your ID (example: I have not changed my address with the DMV as of yet but intend to do so once this transaction closes).
3. **Copy of your Social Security Card**
4. **Copy of paystubs that cover at least 35 days:**
You will need to continue to send pay stubs as you get them throughout the process.
5. **Copy of SSI benefits letter for current year:** If applicable
6. **Most Recent Two Years W-2s**
7. **Most Recent Two Years Federal Tax Returns:**
We will need these if you are self-employed. We do not need the state returns. We need all pages and all schedules.
8. **Most Recent Two Years Federal Business Tax Returns:** If applicable, all pages and all schedules.
9. **Investment Property Leases:** If applicable, current and signed by you and the tenant.
10. **Child Support and/or Alimony:**
If you owe/ pay child support, alimony or separate maintenance to another party, we'll need the court order showing verifying the amount and terms of payment.
11. **Copy of a YTD Profit & Loss on any businesses you own:**
If applicable, this can be self prepared and must be signed and dated. An audited YTD P&L may be required later in the process if the UW determines it necessary.
12. **Mortgage Statements on ALL homes you own that have a lien:**
This includes primary home, second homes and investment homes. If taxes and Homeowners Insurance are not included in your mortgage payment(s) we will also need a copy of the HOI Declarations page and the property taxes for each property.
13. **If you recently sold a home, send a copy of the executed closing disclosure from that sale along with a copy of the bank statement showing where the proceeds were deposited into your account.**
14. **Funds to Close/ Bank Statements:** Most recent two months accounts statements to verify any cash due at closing.
15. **Proof of Earnest money Deposit and Due diligence fee:**
Copy of the cleared/cancelled check and two months of bank statements from the account that they came out of. We will have to see a transaction summary showing the money coming out of your account with an updated balance. Please send all pages of your statements covering the last 60 days. *You may not have this information for a few weeks due to having to wait for a third party to deposit the EMD and DD checks.
16. **Homeowner's insurance contact:**
You determine who you would like to have your homeowner's insurance. Once you have determined, please send us an email with the agent's name and phone number.
17. **VA Form DD-214:** If you have your dates of service separation, please provide that to us.