

STANDARD DOCUMENTS REQUIRED FOR LOAN SUBMISSION

- * Current Year-to-Date Paystub for each borrower, covering at least 30 days worth of income.
- * Last 2 Year's W-2's for any and all employment(s).
- * If Commissioned or Sales employee, the last 2 Year's Tax Returns (1040's), including Schedule "A"
- * If Self Employed as an L.L.C., the last 2 Year's Tax Returns (1040's), including Schedule "C" and Schedule "A".
- * If Self Employed as a Corporation, the last 2 Year's Tax Returns (1040's) with all Schedules, and the last 2 Year's Corporate Returns (1120's), including Schedule K-1.
- * If receiving Dividend and/or Interest income, the last 2 Year's Tax Returns (1040's), including Schedule "B".
- * If receiving any Rental income, the last 2 Year's Tax Returns (1040's), including Schedule "E".
- * If receiving Social Security and/or Disability income, a Current Awards Letter, as well as the last 2 Year's 1099's.
- * Last 3 months Bank statements for any and all accounts.
This includes: Checking and Savings accounts, Money Markets, Mutual Funds, Stocks/Bonds, IRA's, 401K's and CD's.
- * Any applicable Supporting Documentation including: Divorce Decree/Separation Agreement, Bankruptcy Papers including Discharge Form, Letter of Explanation for any derogatory credit, Lease Agreements for Rental Properties.
- * Copy of Driver's License.
- * For Purchases: Copy of the signed Purchase Contract, with any addendums; Copy of the Earnest Money Check.
- * For Refinances: Copy of current Homeowners Insurance Policy; Copy of current mortgage payment statement.
- * \$350 Application Fee, made payable to Northlawn Financial.
- * Signed Loan Application and Disclosures.