

## **DOCUMENTATION REQUIRED FOR APPROVAL & COMMITMENT:**

### **INCOME:**

- 2 years W-2's, most recent
- 4 weeks recent and consecutive pay stubs
- 2 years Federal income tax returns, Form 1040 with all pages and supporting schedules (only if self-employed and/or own rental properties)
- Social Security Insurance/Social Security Disability Insurance Award Letters, if applicable
- Other Income Documentation — Pension, Worker's Comp, etc., if applicable

### **ASSETS:**

- 2 recent and consecutive months bank statements (all pages) for all liquid accounts, i.e. checking, savings, money market, etc.
- Most recent statement received for all investment accounts, i.e. 401(k), IRA, Certificate of Deposit, stocks, bonds, mutual funds, etc.

### **PROPERTY:**

- Contract of Sale for home being purchased and/or sold
- Name, address, office, cell and fax numbers for your real estate agent and attorney

### **IF REFINANCING:**

- Deed & Survey, if available
- Paid property tax receipts & Homeowners insurance Declaration Page(s)
- Copy of most recent bills or statements to be paid with refinance, i.e. mortgage, home equity. Include copies of any/all credit card bills if payoff is included in new mortgage.

### **MISCELLANEOUS:**

- Photo copy of NYS Driver's License(s)
- Name, address and phone number of current landlord
- Proof of receipt of child support, alimony or maintenance for 6 months if being used to qualify
- Copy of divorce or separation agreement documents (all pages)
- Copy of rental agreements and supporting Federal Form 1040, Sch. E
- Business tax returns for self-employed, partnership or corporation
- Copy of bankruptcy documents including filing and discharge (all pages)
- VA Certificate of Eligibility (for VA mortgages, only)
- Copy of University/College Degree/Diploma

### **FHA:**

- Photo copy of Social Security card

If you have any questions, please do not hesitate to contact me at your earliest convenience.

**RONALD M. FRONCKOWIAK**  
Licensed Mortgage Professional