

Application Documents Needs List for W-2 Employees

Bank Statements: Last three (3) months of consecutive statements on every account showing cash (liquid funds) to close (include ALL PAGES of statement)

IRA, \$401K, Stocks, Bonds, Etc.: Most recent statements showing balances for the last three (3) months or two (2) quarters (include ALL PAGES of statement).

W-2 Statements: Past two (2) years.

Pay Stubs: consecutive, covering one (1) complete month's salary/earnings. (If paid by person check, supply cancelled checks from company).

Sales Contract: Contract on purchase executed by all parties.

\$375 for each property: This will be credited to the total needed at close - Check made payable to CAPITAL PROCESSING (This will be refunded at closing)

Leases: Current copies on each property you have leased out.

Final Judgment: Divorce and child support, fully executed.

VA Loans: VA certificate of Eligibility: (ORIGINAL) and DD214 or statement of service

Gift Letter and a copy of cashiers check or money order from the donor made payable to the title company and/or buyer.

Picture Identification: Driver's License and Social Security Card

Closing Statement or HUD-1 from sale of house.

Social Security Benefits letter and/or Original awards letter.

Rental/Mortgage Verification: 12 months cancelled checks, letter from landlord, or name and contact information of landlord

Green Card or work VISA Social Security Card

Employment Gaps: Need letter of explanation

Credit Issues: The most important item a borrower with marginal credit will provide is a letter explaining why payments were late, reasons for bankruptcy/foreclosures/reposessions and why it won't occur again.

Other Comments: The items indicated above are necessary to process your loan. During processing additional information may be needed; borrower agrees to provide requested documents within 48 hours so that we can quickly approve your loan. Please call 512-279-1150 with questions.