



# OC Mortgage Coach Garden Park Mortgage

DRE#01186418 NMLS #251084

## **Typical Documents Required for Loan Application**

Below is a list of documents frequently requested during the loan application process. In preparing for a mortgage loan application, please provide only those items that are marked.

- Proof of past income: 2 years' tax returns-1040s, 1120s (extensions, proof filed), W2s, 1099s
- Proof of current income: latest 2 pay stubs (full month); proof receipt of rental income; self-employed-recent profit and loss (P&L) statements (since last tax return), recent benefit letter/eligibility certificate (current year)
- Verification of self-employment: Business License, State Certifications, or CPA statement on letterhead stating your occupation and length of time returns prepared as self-employed
- Proof of assets: last 2 months' bank statement(s)
- Last 2 months' statements for 401k, 403b, IRA and/or other retirement accounts
- Last 2 months' statements for money markets, savings and annuities, CDs, etc.
- Last 2 months' statements for mutual funds, stocks, bonds or other investment securities
- Social security statement or estimate (available from [www.ssa.gov](http://www.ssa.gov))
- Current mortgage statements for all real property
- Landlord's name/address/phone (2 years). If renting, 12 months canceled checks, proof paid
- Details of contract: if purchasing, copy of fully signed purchase contract
- Recent sale/purchase: copy of closing statement, title report, grant deed
- Recent property tax bills
- Proof of insurance: current insurance, proof paid (fire/hazard, flood) for all real property
- Loan documents that include Promissory Note (if readily available) for all real property
- Rental Agreements (if applicable)
- Proof of identity: clear copies of current driver's license (check expiry dates)

Please note additional documents may be required after consultation or during loan underwriting process. We appreciate this opportunity to assist in this important financing transaction.