

## **MOST COMMON DOCUMENTS REQUIRED FOR MORTGAGE FINANCING**

- Last 30 Days paycheck stubs for all borrowers
- Last 2 years W-2's for all borrowers
- Last 2 years tax returns for all borrowers. Including all forms
- Last 2 months of bank statements (all pages)
- Most recent asset documentation – Savings, 401(k), Pension
- Copy of Driver's License for all borrowers
- Copy of Social Security Annual "Award" Letter (if applicable)
- Homeowners Declaration Page
- Property Tax Record(s)
- HOA Statement (if applicable)
- If rental income is included
  - Executed Lease, Mortgage Statement, Insurance Declaration Page, Property Tax Record, HOA Statement (if applicable)
- Copy of Divorce decree, including all pages (if applicable)
- Copy of Bankruptcy discharge papers (if applicable)
- Explanation Letter (for late payments, collections, etc.)

## **PURCHASE MORTGAGE**

- Purchase Agreement
- Escrow Deposit Verification

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