

## LOAN PROCESSING NEEDS LIST

**American Dream Realty** would like to thank you for allowing us to assist you in your financing needs. In order to expedite the processing of your **Loan Request**, the following items are needed. Send us only a copy of those items which are '**checked or highlighted**' as applicable. If you send us your originals, we will gladly make copies and send the originals back to you. You may also fax your paperwork to **(760) 400-3038** which goes directly to my email.

- Complete the **Residential Loan Application**
- Sign & Date the **Good Faith Estimate and Required Disclosures**
  
- Provide **Explanation of any Derogatory Credit and/or Inquiries**
- Explain **Purpose of Your Loan Request**
  
- Copy of **Drivers License & Social Security Card** for each applicant
- Copies of **2016-2017 Individual Tax Returns with All Schedules Attached**
- Copies of **2016-2017 W2 Forms and/or 1099 Forms** for each applicant
  
- Copies of **One Month of Most Recent Pay stubs** for each applicant
- Copies of **Two Most Recent Bank Statements** for all Checking/Saving accounts
- Copies of the **Most Recent Statements for Profit Sharing, 401K, or Stock Option Plans**
- Copies of any **Social Security Awards Letter and/or Retirement Award Benefit Letter**
  
- Copies of the **Most Recent Mortgage Statement for Each Property Owned**
- Copy of the **Note on your First Mortgage on your home**
- Copies of **Fire Insurance Policy, Illustrating Amount Insured, Agents Name & phone #**
- Landlord Name, Address** and the amount of rent paid each month
- Copies of **Twelve month rental payment history (cancelled checks or receipts)**
- Misc. \_\_\_\_\_
- Misc. **Copy of a fairly recent credit report all three bureaus for each borrower**

### If Self Employed

- Copies of 2015-2016 **Partnership (1065's)** and/or Corporate (1120's) Tax Returns
- Year-To-Date **Profit and Loss with Balance Sheet, Signed & Dated**
- Copy of **Three Most Recent Business Bank Statements**
- Misc. \_\_\_\_\_

### If You Own Rental Property

- Copy of **Most Recent Rental Agreements for All Property Owned**
- Copy of **Mortgage Statements on All Properties Owned**
- Copy of **Evidence of Insurance for Each Property Owned**
- Misc. \_\_\_\_\_

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[www.FrankandSheryl.com](http://www.FrankandSheryl.com)      [www.Under640FicoScoreLoans.com](http://www.Under640FicoScoreLoans.com)  
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