

# Loan Documentation

Hello! We are looking forward to working together. Below is a list of things we generally need when we are helping you obtain financing and strategic loan pre-approval. Bring as many items with you as you can, and don't worry if you are not able to get everything. If you would like to get us these in advance, you can send to [info@amybonis.com](mailto:info@amybonis.com) or Fax to (202) 204-6102.

- Federal tax returns all pages for the last 2 years (we will need 3 yrs for some 1st time homebuyer programs)
- W-2's for the last 2 years
- Paycheck stubs: past thirty days (unless self-employed)
- Account statements, 2 months, all pages (checking, savings, investment, retirement). If you have any deposits that do not match your paystubs, we will need an explanation and source of deposit for those deposits.
- Copy of driver's license and social security card (or passport)
- If you own real estate, please send in advance mortgage statements, tax & insurance bills, HOA dues bill on all properties.
- If you have partnership income, please send K-1s for last two years.
- If you are incorporated or own 25% or more in a company, please send Personal and Corporate Returns for the past two years, all pages 2 days in advance of appointment
- Copy of complete bankruptcy papers, including all schedules and discharge, and credit explanation letter for reason of bankruptcy
- Letter of explanation on any late payments, collections, charge off's or derogatory credit
- If retired, provide Soc Sec or pension award letter, last two years 1099's, and disability income, if receiving disability
- If VA, Certificate of Eligibility of copy of DD214

## Loan Application

Please fill out the Borrower and Employment sections. I will need a complete two-year history. If there are any job gaps, please make note of them. If you own any other real estate, please complete the Schedule of Real Estate on page 3 of the application, noting information about the property value, mortgage and tax/insurance costs as well as rental income. If you provide all of your income and asset documentation, you do not need to fill out the Assets and Liabilities sections of the loan application.

## Assets:

Deposits are reviewed carefully. The underwriter wants to be sure no private loans are taken. Please be sure we can see what each deposit into your account(s) was for. For example, paycheck direct deposit is easy to identify in the statement itself, but personal checks from an outside party are not and a copy of the cancelled check as well as an explanation will be required by underwriting. If a transfer is made into your account, we will need to see the past two months of statements for the account from which the transfer was generated.

## Credit History:

Now that you are preparing to obtain home financing, **please avoid** opening or closing any credit accounts. Keep other inquiries to a minimum as inquiries for different types of credit have a negative effect on credit scores and could affect your mortgage terms. Your credit will be pulled the day of or before closing. Keep credit card balances at a minimum.



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Making a difference in families' financial lives.