



FINANCE of AMERICA
— MORTGAGE —
A BLACKSTONE COMPANY

Application Checklist

Income

- Two most recent paystubs reflecting 30 days of earnings
- Last two years of W-2 statements
- Last two years of Federal Tax Returns (IRS 1040) with all pages and schedules
- If Self Employed: Last two years of Business Tax Returns (IRS 1065, 1120, 1120s)
- If Self Employed: Last two years of K-1 statements (if applicable)
- If Self Employed: Year to date profit and loss statements and Balance Sheet for current year

Assets

- Two months most recent bank statements (all pages even if blank)
- Two months most recent or Quarterly Statements for 401k, IRA or Retirement funds

Other

- Copy of drivers license
- For all properties owned: copy of mortgage statement, homeowners hazard insurance statement and homeowners association statement (if applicable)
- For any rental properties owned: rental agreements and/or lease agreements
- Signed Authorization, attached
- *If you own a property currently: Most recent mortgage statement, homeowners insurance Declaration page or invoice and HOA dues invoice (if applicable)

Few important questions:

- 1) Do you have any late payments within the past 12 months?
- 2) Have you suffered a short sale or foreclosure?
- 3) Do you have a 24 month work history with no gaps in employment?
- 4) Are you on title for any family members home?

Is there anything I should be aware of? Student loans coming due, large commission or pay increase recently or non-reimbursed business expenses written off?

Contact me today for more information:



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