



Required Documentation Checklist

- Completed Loan Application and Disclosures-Signed and Dated
(If you prefer, visit our website and complete an ON-LINE application and forms)
 - 2008 & 2009 W-2's for ALL Borrowers
 - 2 months statements for all checking, savings or credit union accounts (all pages)
 - Copy of most recent pay stubs for the previous 30 day period
 - Recent statement for stocks, bonds or annuities (all pages)
 - Recent statement for 401(k), Deferred Comp, IRA or other Retirement Acct.
 - 2008 & 2009 Federal Tax Returns (including all schedules)
 - Landlord Contact Information for past two years (Name, address, phone, dates)
- IF APPLICABLE:**
- Gift letter-if you are receiving a gift for any portion of the down payment or closing costs
 - Bankruptcy papers (all pages) including a copy of the final discharge and a letter of explanation- if you have had a bankruptcy within the past 7 years.
 - Final divorce papers with property settlement- if you have been divorced
 - Rental Property- if you own any rental property, include Rental or Lease Agreements

We cannot begin processing your loan until we receive the required documentation requested above by FAX or mail. If you have any questions, please call us anytime. Thank you for the opportunity to assist you with your home loan.

Sincerely,

Doug Bullwinkel
Sr. Loan Consultant

Visit our Website: CopLoans.com

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