



## American 1<sup>st</sup> Home Loans. *Turning Dreams into Reality!*

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***Congratulations on your transaction! Here's the next step.***

The following is a list of typical items needed for your mortgage application. If this is a joint application then please provide for each of the following below. These items are needed to determine your loan application process and submission. Thank You.

### **Employment**

- ✓ 2 Pay stubs for the previous 30 days
- ✓ Last two years of w-2's
- ✓ Last 2 years complete tax returns

### **Self-employed**

- ✓ Copy of last two years tax returns (personal and corporate);  
year to date P&L and Balance Sheet through the most recent quarter

### **Assets**

- ✓ Bank Statements with balances for down payment & reserves
- ✓ 401K, Investments, Stocks, Bonds Statements, Other Real Estate Owned properties.

### **Miscellaneous (Refinances only).**

- ✓ Copy of most recent Mortgage statement
- ✓ Copy of most recent Annual Property Taxes statement
- ✓ Copy of most recent Home Owners Policy statement
- ✓ If paying off existing debts provide most recent statements

If you have filed for bankruptcy you need to provide a copy of your bankruptcy papers and your bankruptcy discharge papers so that your mortgage loan officer speeds up the loan process with lender.

If you are recently divorced the lender may also ask for a copy of your divorce decree.

If you are required to pay child support you will be required by the lender to provide a copy of the court order showing how much is paid every month and for how long.

*Thank You for choosing American 1<sup>st</sup> Home Loans to reach your Home Loan needs!*

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*Please feel free to contact us for any further questions. (877) 538-5515*

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