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ATTN: LOAN OFFICERS:

List of Required Documents (Refinancing & Purchase Transactions):

I) Fully Documented Loans (620 FICO Scores and above)

1. **Signed Pre-Qualification Form**
2. **Credit Report**
3. **Signed 1003 Loan Application**
4. W-2 (Last 2 years for Salaried Employee) or
(Last 2 years 1099\Tax Returns for Self Employed Borrowers)
5. One month of most recent Pay Stubs (Concurrent, Salaried Employee)
6. Two months Bank Statements (all major accounts, All pages)
7. Vested interest in Pension Funds (if available, latest statement only)
8. Stocks, Bonds, 401K (if available, latest quarter statement only)
9. Gift Letter (if applicable on purchases only)
10. Current Leases on Investment Properties
11. Signed Disclosure Documents
12. Hazard Insurance Coverage
13. Home Owners Association (name and contact information if applicable)

II) Stated Income (700 FICO Scores and Above)

1. Prepare a VOD (Verification of Deposit) and get it signed
2. Prepare a VOE (Verification of Employment) and get it signed

III) Additional Document Requirements:

A) On Refinance Transactions Only: From the Home Owners

1. Current Home Owner (Hazard) Insurance Policy
2. Copy of existing Mortgage Payment Coupon and Lender Contact Information

B) On Purchase Transactions Only: From the Realtors

1. Copy of Ratified Sales Contract
2. MRIS Listing and/or Survey Map (if applicable)
3. Financial Questionnaire (if available)

NOTE: The online 1003 loan application is available from the website:
www.nextdoormortgage.com,

Select: *Apply Now, Short or Complete Application*