



DOCUMENTS REQUIRED FOR LOAN PROCESSING

Borrower's Information

- Borrower's full name as it will appear on the deed
- Social security number
- Driver's license or other photo ID
- Home addresses for the past 2 years including landlord's contact info if renting

Employment / Income Verification

- Last 2 years W-2s
- Last 2 years tax returns
- Last 2 month's paystubs
- Self-Employed - Tax returns with schedules for the last 2 years, YTD P&L statements and balance sheets
- Retired - Social security or retirement benefit award letters
- Veterans - Certificate of Eligibility
- Divorced - Copy of divorce decree and proof of child support income if it is to be considered as income for credit purposes
- New Graduates - Copy of degree/certificate if recently graduated under 2 years

Assets / Bank Statements

- Last 2 month's statements from banks or other financial institutions. Please provide name, address, account numbers, the balance for each checking, savings, retirement and asset accounts. Please provide all pages.
- List of assets and their values, including cars, stocks and real estate.

Debt Declaration

- Most recent statements from banks or other financial institutions. Please provide name, address, account numbers, the balance for each and monthly payments for all open loans, including cars, credit cards, 401k, VIP, SIP loans. Please provide all pages.
- Addresses of other real estate owned and the applicable loan information, including the name and address of the lenders.

Credit History

- Renters - Cancelled checks or management company letter may be required.
- Copy of bankruptcy proceedings

DOCUMENTS REQUIRED FOR REFINANCING

- Copy of homeowner's insurance
- Copy of mortgage tax bill
- Copy of mortgage statements
- Condo Owners - Copy of HOA bill
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CONTACT

Please send all documents to chr1950@sbcglobal.net; fax to 714.636.4179 or drop off at Cali Home Realty & Finance 10246 Westminster Ave Garden Grove, CA 92843