

Thank you for choosing **Terence Flannigan** to provide your home financing. In order to complete the loan application process, we respectfully request that you provide us with the documentation listed below. Because time is of the essence in processing your loan, your prompt response to this request will help ensure the transaction proceeds quickly and smoothly .

Items Needed:

Tax Returns for the past two years (please include all schedules, and re-sign the copy in BLUE ink).

Copy of Extension being filed if past filing date.

W-2's for the past two years and/or 1099's for the past two years.

Most recent pay check stubs covering 1 month.

Most recent bank statements covering 2 months. All pages.

Most recent statement showing balance of 401K and retirement accounts. And provide terms under which funds can be withdrawn if using as down-payment.

Copy of Drivers License. All borrowers. Feel free to take picture via cell phone and send to me.

Current Mortgage Statement; from all properties owned.

Current Home Owners Insurance Declaration Page, from all properties owned.

Rental/Lease Agreements on any income properties you own.

Copy of most recent tax bill and insurance for vacation/income properties (insurance must show full premium)

Copy of most recent HOA coupon (if property is Condo or PUD)

Please complete Source of Final Funds form

If Self-Employed

Self-Employed applicants will need to furnish:

Last 2 years corporate/partnership tax returns

A signed P&L for the most recent quarter (Y-T-D)

Copy of Business License

If Applicable:

Award Letter and most recent check from Social Security, Retirement or Pension income

Copy of Final Divorce Documents. Marital Settlement Agreement, if separated.

Canceled checks as evidence of Spousal/Child support income (12 months).

Final Settlement Statement (HUD-1) for any property sold within the last year (proceeds of sale)

Living Trust Agreement – all pages.

Rental/Lease on the property you are currently occupying.

Landlord Info: Name: _____ Phone #: _____

Please forward ALL items to Terence Flannigan at: Terence@TerenceFlannigan.com

NEEDS LIST FOR LOAN APPROVAL

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