C2 Borrower Conditions Request List - Standard **Borrower: ___________________**

Very Important: The lender will require all pages of documents, i.e. If a bank statement has 5 pages please send all 5 pages even if the last two pages are blank, if your tax return is 50 pages please send all 50 pages, including all schedules and K-1's. All items must be completely legible, including driver's license pictures and social security cards. (We suggest when you make copies, you enlarge these 2 documents if you can).

DOCUMENTS NEEDED	FROM	If you don't have, where to get
☐ W2	Last 2 years	Call your HR/Payroll dept , or CPA
☐ Paystubs	Last 30 days	Call your HR/Payroll dept
☐ Bank Statements	Last 2 months	Online banking or call your bank
☐ Tax Returns – Signed Copy	Last 2 years	CPA, Tax-Preparer, or IRS
☐ HOA Statement	Most recent	Contact your HOA or Prop Mgmt Co.
☐ Mortgage Statement	Most recent	Contact your current lender
☐ Evidence of Homeowners Insurance (Declaration 'Dec' Page)	Current	Your insurance co, i.e. State Farm, AAA
☐ Drivers' License (or Passport) Copy – Enlarged, if possible	Current	DMV or Passport Office
☐ Social Security Card Copy - Enlarged, if possible	Current	SS Administration
☐ Credit Card Information to charged Appraisal (See 'Credit Card Authorization' form)	Current	SS Administration

ONLY NEEDED AS APPLICABLE	FROM	If you don't have on file, where to get
Income		
☐ If income from pension/disability, provide documentation	Current	Provider of pension or disability income
☐ If income from social security, provide 'award letter'	Current	Social Security Admin Office
☐ If using rental property income, provide all lease agreements	Current	Ask your tenants? ☺
Assets or Accounts		
☐ If using 'Gift Funds' (from parent, relative), Gift Letter and source of funds documentation	Past 2 months	Investment companies
☐ If using stocks, bonds, etc, need complete account statements	Past 2 months	Investment companies
☐ If using IRA, 401K, provide recent quarterly statement	Recent Quarterly Stmt	IRA, 401K company
Property		
☐ If this loan is to purchase a home, provide executed 'Purchase agreement' (All pages)	Current	Realtor
☐ If maintain current property as rental, copy of deposit check	Current	Online Banking
☐ If currently renting and using rental history to qualify, need landlord name, address, phone	Past 24 months	
Misc		
☐ If a Trust is involved in transaction in any way, i.e. Family Trust, need complete copy	Current	Trust Attorney
☐ If selling current home, need copy of HUD1 & Escrow Instructions	Current	Realtor handling sale of home
☐ If divorced, need copy of complete Divorce Decree	Current	Your Divorce Attoney
☐ If not citizen, copy of green card	Current	
☐ If Bankruptcy (BK) on credit report, complete BK papers with discharge of debtor	Current	