



Documents Check List

1. _____ Complete and sign the residential loan application, Form 1003, and the attached loan info sheet, credit authorization and fair lending notice. Page 4 of the application is a continuation page in case you need additional space for your assets or liabilities. If you make a mistake while filling out the application cross it out, and make a change. Do NOT use whiteout.
3. _____ If you are salaried: provide W-2's for the previous two years and one month of paystubs. If you are self-employed, provide tax returns for the previous two years, including all schedules, and a YTD profit and loss statement. (Note: provide copies of all requested documents. Do not provide original documents.)
3. _____ If you own rental property, provide recent rental agreements and tax returns for the previous two years, including all schedules.
4. _____ To speed up the approval process, provide bank statements for the most recent three months, and recent statements for stock, mutual funds and IRA/401K accounts.
5. _____ If you are requesting a cash out refinance, provide a letter explaining how you will use the refinance proceeds.
6. _____ If applicable, provide a copy of your divorce decree and settlement agreement.
7. _____ If you are NOT a US citizen, provide a copy of your green card (front & back). If you are NOT a permanent resident provide a copy of your H-1 or L-1 visa.
8. _____ If any borrower has filed bankruptcy, provide the Discharge Notice, Filing and Schedule of Creditors.
9. _____ If you are applying for a home equity line of credit or loan (second loan), also include your first mortgage note. (This should be with your closing loan documents.)

Financial Access Corporation

100 Stony Brook Court | Newburgh, NY 12550 | Office: (845) 562-5000 Ext.333 | Toll Free: (800) 257-1331
Fax: (845) 562-2096 | info@facmortgage.com | www.facmortgage.com
Registered Mortgage Broker: NY - CT - FL Banking Departments