

Required Documentation *(as applicable)*

- Fully executed Counseling Certificate w/ California Addendum (if applicable)
- 2 years Federal Tax Returns, all pages. *(Highly recommended as this will typically document all sources of income)*
- Social Security/Pension Income – Award Letter and most recent bank statement showing Social Security deposit
- Property Tax Bill
- Homeowner's Insurance and Flood (as applicable) Declaration page
- Homeowner's Association information (name, contact and monthly dues if applicable)
- 2 months complete asset statements – *all pages* (i.e. checking; savings; retirement accounts to be used for asset dissipation or as a compensating factor).
- Mortgage Statement(s) (subject property and other property owned)
- Letter of Explanation and supporting documentation as applicable for delinquent accounts
- Copy of Driver's License
- Proof of Social Security# (Social Security card, Medicare Card or 1099)
- Copy of Final HUD 1 if current mortgage is less than 12 mo. (cash out cannot exceed \$500)
- 2 years W2's and 30 days current paystubs and Human Resources contact
- Copy of Trust (if applicable) Body, Schedule A, all amendments, any notarized pages
(Not the will or healthcare directive)
- Copy of Power of Attorney (if applicable)
- Dr's Letter (if applicable)
- Original Death Cert (if applicable)

For appraisal:

- Carbon monoxide and smoke detectors installed in home
- Double strapped water heater
- Access to attics, crawlspaces, etc.