

A LITTLE HOUSEKEEPING ✓



In order to better serve you throughout your mortgage experience at Fairway, we have provided this handy checklist of documents you'll want to start collecting as soon as possible. If you have any questions or need assistance, please do not hesitate to call.

Required from ALL Borrowers

W-2's for the previous two years

Paycheck stubs for the last 30 days (most current)

Employment history for the last two years (address any employment gaps)

Checking and savings account statements for last 2 months (all pages). All non-payroll deposits must be documented - please make a copy of the check before you deposit it.

Statements for 401(k)s, stocks, other investments (most recent)

Full tax returns from the last 2 years

Residency history over the last two years, with name, phone number, address and account number of landlord or mortgage company

If you paid off a mortgage in the last 2 years, need copies of HUD1 or Release/Satisfaction

Photo Identification (valid Driver's License or Passport)

Additional Required for VA Loans

- ✓ Veteran DD214 or Veteran Reservists DD256
- ✓ Certificate of Eligibility

* Additional items may be requested during underwriting.

Need help with all this? Click [HERE](#) to submit question.

Additional Documents Required from Self-Employed Borrowers

- ✓ Copies of most recent 2 years corporate tax returns (with all schedules)
- ✓ YTD profit & loss statements and balance sheets
- ✓ Copy of business license or your CPA's contact information
- ✓ 1099's or K1 Forms

Additional Documents Which Which May Be Required

- ✓ If Refinancing: Copy of Note, Deed of Trust or Mortgage, HUD 1 Settlement Statement, Survey, and Homeowner's insurance information
- ✓ Previous bankruptcy - need copies of Petition and Discharge, including supporting schedules A through K
- ✓ Divorce Decree / Child Support (if applicable) contact information
- ✓ Relocation Agreement - if relocation move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits
- ✓ Documentation supporting moneys received from social security, retirement, or disability, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least 3 years
- ✓ Rental property - copies of leases, plus mortgage statement, homeowner's insurance and property tax statements, and current HOA statement (if applicable)



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