

HOME LOAN CHECKLIST

1. Identification

- Current photo identification (driver's license or ID card) for each borrower
- Social security card
- Resident alien card

2. Income

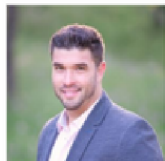
- Current pay stubs (one full months)
- W2s/1099s (last two years) and names and addresses of each employer
- Evidence of social security/retirement income (i.e. copy of check or award letter)
- Federal tax returns, with all schedules/attachments (last two years)
- Partnership/corporate tax returns (last 2 years)
- Signed year-to-date profit and loss statement
- K1s for all partnerships
- Evidence of child support income (i.e. 12 months cancelled checks)
- Rental agreements on all rental properties

3. Assets

- Bank statements, all pages (last two to three months)
- Money market statements (last two to three months)
- 401k statements
- Original gift letter
- Copy of transfer of gift funds to escrow or your bank account (ask us first)
- Verification of donor's ability to give gift funds (i.e. bank statement)
- Copy of current mortgage Note (refinance only)
- Declaration page from current hazard
- Insurance policy or preferred insurance provider

4. Credit

- Landlord addresses (last two years)
- Complete divorce settlement document
- Complete bankruptcy papers
- Explanation of derogatory credit



United Wholesale Lending
Scott Rojo
(w) 916-548-3942
(c) 916-548-3942
ScottRojo@uwlmortgage.com
www.rojomortgage.com
NMLS: 352874



LICENSED BY THE CALIFORNIA DEPARTMENT OF REAL ESTATE, (DRE 01896339), 352874. THE PRINCIPAL AND INTEREST PAYMENT ON A \$200,000 30-YEAR FIXED-RATE LOAN AT 4.875% AND 97% LOAN-TO-VALUE (LTV) IS \$1123.42. THE ANNUAL PERCENTAGE RATE (APR) IS 5.409% WITH ESTIMATED FINANCE CHARGE OF \$5,600. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES CURRENT AS OF 5/25/2022. SUBJECT TO BORROWER APPROVAL.