



Thank you for your home loan application. We appreciate the opportunity to work with you; we know you have many options when choosing the right mortgage lender to meet your needs. In order to finalize our review and make an informed credit decision, your Mortgage Loan Originator will request the additional information/documentation below. We encourage you to use this checklist and begin gathering these items so that you have them ready when they are requested.

**Income and Asset Documentation (including Schedule C income):**

- Pay stubs covering the last 30 days
- Filed Federal tax returns (1040s) for the past two years with all schedules:
  - a. If tax returns include Capital Gains, provide the past three years federal tax returns with all schedules
  - b. If your current year tax return has not been filed, please provide a copy of the extension along with the W-2 form(s) or other document evidencing your income for the prior full year
- W-2s and/or 1099s covering the same years as the tax returns you submit
- Most recent Social Security and/or Disability income award letter(if applicable)
- Most recent Pension statement (if applicable)
- Most recent two months of personal bank statements

**If you own 20% or more of a Business Entity :**

- Filed Federal business tax returns (ex. 1120, 1120s, 1065, etc.), with all schedules and K-1s for the past two years:
  - a. If your current year tax return has not been filed, please provide a copy of the extension along with the K-1s
- Signed and dated year-to-date Balance Sheet and Profit and Loss
- Statement Most recent three months business bank statements

**If you report Rental Property Income on your 1040s, please provide the following for all properties owned, including your primary residence:**

- Filed Federal business tax returns (ex. 1120, 1120s, 1065, etc.), with all schedules and K-1s for the past two years:
  - a. If your current year tax return has not been filed, please provide a copy of the extension along with the K-1s
- A copy of your most recent Mortgage Statement, Homeowners insurance policy, Property Tax Bill and Homeowners Association (HOA) invoice

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**If you receive retirement, government annuity, or pension income, please provide the following documentation, as applicable:**

- Statement from the organization providing the income
- Copy of retirement award letter or benefit statement
- Copy of financial or bank account statement
- Copy of signed federal income tax return
- IRS W-2 form
- IRS 1099 form

**If you receive income from a Trust, please provide the following:**

- A trustee's statement confirming the amount, frequency, and duration of payments

**Purchase Transaction: If your loan request is to purchase the property, please provide the following:**

- A copy of a fully executed purchase contract
- The source of all funds for the purchase of the property
  - a. If the source of funds includes a gift from family members, please provide a Gift Letter as well as evidence to support the donor's ability to gift the funds (ex. Donor's bank statement)

Upon review of the above information, it is possible that other documentation may be required. We will contact you to discuss any additional required items.

If you have any questions, please feel free to contact your Mortgage Loan Originator:

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