

Required Documents

General

___ Loan application

Complete our online loan application before you meet with your Mortgage Loan Officer to begin the process.

Income and Financials

___ Self-employed (find the category that applies to you)

Sol proprietors

All pages of all schedules of most recent complete 2-years **personal** tax returns including:

Schedule C

LLC's and S-Corps

All pages and schedules of most recent complete 2-years **personal** and **business** tax returns including:

K-1's for all partners and shareholders

Paid 1099:

All pages of all schedules of most recent complete 2-years **personal** tax returns including

1099's for most recent 2 years

Schedule C (if that applies to you)

___ W-2 Employee

Consecutive most recent **30-day pay stubs**

Most recent 2-years **W-2's**

___ Own investment properties

All pages of all schedules of most recent complete 2-years **personal** tax returns including:

Schedule E

___ For all liquid assets: checking/savings

All pages of two months of **bank statements** for all referenced accounts in loan application



Look for 1 of 4 and 2 of 4... or page 1, page 2... and include all pages of statement



Be sure any online bank statements have your name, the bank's name, the account number and dates of statement period

___ For all investment assets: IRA/401K/Mutual funds

If statements are quarterly, we need the most recent quarterly statement

If statements are monthly, we need all pages of most recent 2-months statements



Look for 1 of 4 and 2 of 4... or page 1, page 2... and include all pages of statement



Be sure any online bank statements have your name, the bank's name, the account number and dates of statement period

___ Gift Letter

We will supply you with the correct "Gift Letter" form if you are receiving a down payment gift from a family member

Required Documents

Related to loan process

___ **Clear copy of ID's**

Acceptable ID's: State-issued driver's license, State-issued ID, passport

If you are not a US Citizen,

Include a copy of the front and back of your Green Card or Visa



to get a clear copy, it may be easier for us to make the copy at our office

___ **Signed Compliance Disclosures**

You will receive these in the mail after you complete your online loan application and/or meet with your Mortgage Loan Officer



You will receive disclosures from Salmon Bay Community Lending and the Lender:

Please sign and return the copy from SBCL and your Loan Officer will let you know if we need anything from the lender's disclosures

___ **Complete Copy of Divorce papers, if:**

the divorce is recent

you still have joint credit (we need papers to show correct liability)

you receive/pay alimony

you receive/pay child support

Information related to loan process

___ **Contact info for Homeowner's Insurance Agent**

If you are purchasing your first home, choose an agent further in the financing process

If you currently own a home, please supply this information with your other documentation

___ **Documents from your old loan (if refinancing)**

A recent statement of the account

Start digging out that old Note and Deed

Materials related to human kindness

___ A non-perishable item to contribute to our on-going food drive for the Ballard Food Bank.