



WETZEL LOANS

# REQUIRED DOCUMENTATION CHECKLIST

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## Employment/Income

- ✓ Provide most recent paystubs for the past 30 days
- ✓ Provide W-2's for the past two years
  - If commission, overtime, or bonus is received, please provide the final paystub for each of these years also
- ✓ Provide **all** pages and schedules of the past two years personal **Federal tax returns**
  - Please sign and date page 2 of your federal tax returns
  - If a tax payment was owed for either year, please provide proof of payment
- ✓ If self-employed:
  - S-corp - provide all pages and schedules of last two years tax returns and K-1's
  - C-corp – provide last two years 1099s
  - Both – YTD Profit and Loss Statement
- ✓ If retired, provided benefit award letter, last two years 1099's, and any other pertinent retirement income info
- ✓ If any real estate rental income is received, provide copy of current lease agreement.

## Assets

- ✓ Provide **all** pages of most recent 2 months statements for all accounts; including all checking, savings, stocks, IRA, 401k. The statements must show **name, account #, and name of banking institution.**
- ✓ For any Real Estate owned, we will need mortgage statements and insurance declaration pages
- ✓ If funds to close will come from a gift please let us know so we can document the gift properly.
- ✓ If funds to close will come from sale of home, copy of HUD-1 from sale of home & deposit slip showing proceeds deposited into bank account.

## Credit

- ✓ Copy of enlarged driver's license and social security card
- ✓ If you have **ever** been divorced, copy of entire divorce decree
- ✓ If you have ever declared Bankruptcy, copy of bankruptcy papers, including all schedules and discharge pages
- ✓ If VA, Certificate of Eligibility and/or copy of DD214

## Property

- ✓ If you're retaining your current residence, provide a mortgage statement, insurance declaration page, and lease agreement if renting it out.