

- A recognizable copy of your driver's license(s) or federal/state issued ID.
- A telephone number for your employer's personnel dept or representative.
- VA Loan Applicants:--A copy of form DD214 if you are no longer in the military.
- Active Duty Military:--If you have any allotments on your LES other than insurance, please go to My Pay, open the allotments page and print.
- Active Duty Military—if you've recently arrived, or not here yet, (your LES shows a different zip code), we'll need a copy of your orders bringing you to Fort Gordon. If not being stationed at Fort Gordon, please let us know.
- Active Duty Military--and your LES shows an ETS date, we'll need a "Statement of Service". This is just a letter on Military Letterhead stating your entry date, grade, etc. Either your CO or Admin will know what a statement of service is and can provide it for you. Again if your ETS date is less than one year away, please let us know. We realize you may not have this by the time we meet. That's fine so long as we get it shortly.
- Your most recent pay stubs to cover a one month period. If they are not done by computer, or you don't get stubs at all, we'll send a form to your employer. If you are transferring here we will eventually need a letter from your employer stating you are transferring and what your salary will be here.
- Your 2010 and 2009 W2 and/or 1099 form(s). We need these in addition to your tax returns. If you don't have them, usually your tax preparer or employer are the easiest sources. You can request from the IRS and expect about a two week timeframe to receive them.
- Your most recent two years complete, signed personal tax returns (Federal Only) with all schedules. (A,C,E etc) If they are not already signed and dated, you may sign and put a current date on them.
- If you have any self employed income from a corporation, we'll need your most recent two years signed corporate tax returns. (Federal Only)
- If you have any self employed income from a Partnership or S Corp, we'll need the forms K1 showing your income. (Many times tax preparers do not include these with your personal return, but instead put them with the corporate return) We may eventually need the most recent two years corporate tax returns to help qualify, but in most cases, the K1 is all we need.
- If you have retirement or disability income, The most recent document stating the amount received monthly. Social Security, for instance, sends a form out yearly.
- Your checking and/or savings statements for the most recent two months. If the statements come every three months, the most recent one will do (please enclose all pages of the statements). If you don't have one, you can go to your bank and get a "printout." However, please make sure it shows a 60 day transaction history and is signed by your bank representative and has your name on it, so we'll be able to accept it. Or, you can get a transaction printout from your Bank's Web Site. However, please make sure it shows a 60 day transaction history, has your bank's web site address, and shows the bank name, and your name. (A voided check showing your account number could be used to tie your name to the statement if your name does not show on the printout.)
- Your Mutual Fund, IRA, Annuity, SIP, 401K, or other asset account statements (please enclose all pages of the statements). Internet statements or printouts are acceptable here as well, but the same requirements apply.)
- If you own a home now and plan to sell prior to the closing on your First Bank Loan, we'll need a copy of the sales contract when you get it, and the "settlement statement" from that closing. If you plan to close on the sale of your home within a few days of the closing for your new home, all you'll need to do is bring the "settlement statement" from the sale to our closing.
- If you plan to convert your current home to a rental property please bring this to our attention right away if we haven't already discussed it. You must have 25 to 30% equity the current home to count the rental income! Also, some cash reserves are required in that event. Please provide a copy of the lease. Your debt ration may be fine without the rental income, so this may not be an issue.
- If you pay or receive Alimony or Child Support, we'll need the full divorce decree. We do need all the pages.
- Once we have ordered and completed the appraisal, you will be responsible for the fee. We will not order it without your permission. In most cases it will be included in the closing. In all cases, if we don't complete an appraisal, you will not be responsible for the fee.
- If this is a refinance, we'll need a copy of your property tax bill and your homeowners insurance bill.
- If this is a refinance of a VA loan, please bring whatever papers you have from the previous loan closing
- If this is a refinance of an existing FHA loan, please make us aware.

Thank you for helping us help you!