



## **Residential Loan Check List:**

### **Borrowers Check List:**

- 1. Last 2 years filed Federal Returns (1040)**
- 2. Last 2 years W2, k1s, 1099s**
- 3. If on extension, provide copy of extension**
- 4. 2 years business returns for any company with over 25% ownership**
- 5. Last 2 paystubs for each borrower**
- 6. Photo ID for each borrower**
- 7. Last 2 months complete statements (all pages) for all bank, investment, IRA and 401k accounts.**
- 8. Loan Application**
- 9. CHECK OF \$45 PAYABLE TO JDM FUNDING CORPORATION FOR CREDIT REPORT.**
- 10. 2 years most recent tax transcripts you can retrieve this using the link below:**

<https://www.irs.gov/individuals/get-transcript>

### **Additional Documents for all properties:**

- 1. Current Mortgage statements**
- 2. Copy of Property Insurance**
- 3. Property Tax Bill**

### **Additional Documents for Purchase Only:**

- 1. Escrow Information**
- 2. Agents Information**
- 3. Purchase Agreement**
- 4. Copy of Down Payment Check**
- 5. Property Insurance Agent Info**

