

Required Documents

These **MUST** be provided to us **BEFORE** your paperwork appt.

Client(s) Name: _____

Documents Regarding Income (where applicable)

- Paycheck stubs for **both** husband **and** wife for the last six (6) full months, including the most recent paycheck stubs and the year-to-date total
- Any proof of commissions or bonuses for both husband and wife for the last six (6) months that are not reflected in the paycheck stubs above
- Proof of any unemployment benefits for both husband and wife received during the last six (6) months
- Proof of any child or spousal support received for both husband and wife for the last six (6) months
- Proof of any Social Security benefits received for both husband and wife for the last six (6) months
- Proof of any stock dividend income for both husband and wife for the last six (6) months
- Proof of retirement income for both husband and wife for the last six (6) months
- Proof of any life insurance proceeds for both husband and wife for the last six (6) months
- Proof of any rental income from any real property you own for both husband and wife for the last six (6) months, as well as proof of any expenses associated therewith
- Proof of any money contributed to your living expenses by any family members or friends for the last six (6) months

Documents Regarding Deductions from Your Income (where applicable)

- Most recent statement regarding any retirement plans you own, showing the total balance you have in the account (IRA, PERS, 401K, etc.)
- Proof of any loans you currently owe on any retirement plans
- Proof of any life insurance policies you have other than through work
- Proof of any wage garnishment orders or voluntary deductions from your paychecks
- Proof of any child or spousal support orders you are subject to including the current monthly amount do as well as any arrearages that may exist
- If you own a business, a complete listing of all your monthly business income and expenses for that last six (6) months including a year-to-date total, and any recent Profit & Loss Statements and Balance Sheets for the business, if possible

Documents Regarding Your Finances (where applicable)

- Most recent statement for all bank, credit union, and other similar accounts
- List of all addresses for the previous three (3) years
- Tax returns (both state and federal) for the last two (2) years, including all W-2s, 1099s, etc. If you haven't been required to file tax returns in the last two (2) years, then provide us with the most recently-required tax return, no matter how long ago it was.
- Most recent mortgage statements for all property you own or are buying
- Proof of any transfers of ownership of any property within the last two (2) years
- Proof of any time-shares you own
- Proof of any lawsuit you have filed against someone else or they have filed against you
- Copy of current Drivers License and Social Security cards for both husband and wife