

**To process your application, you must provide copies of the following:**

**1. Verification of Employment and Income:**

- Pay stubs for the most recent 30 days, showing year-to-date earnings for each borrower.
- W-2 Forms for the past two (2) years for each borrower.
- Personal Federal tax returns with all schedules for the past two (2) years.
- Instructions on how to verify employment.

***Additionally, if self – employed:***

- CPA letter indicating self-employed for at least 2 years at the same location or business license for the past two (2) years.
- Previous two (2) years of Federal corporate/partnership tax returns with all schedules.
- Year-to-Date profit and Loss Financial Statement.

**2. Verification of Assets and Liabilities:**

*Note: Internet statements must have your name and account number listed.*

- ALL pages of the most recent two (2) months bank statements (checking, saving, etc.).
- Bank statement(s) with ALL pages showing deposit checks to Ryan Homes/NV Homes clearing the account.
- ALL pages of the most recent quarterly investment accounts (stocks, money market, mutual funds, bonds, IRA, 401k, etc.).
- For any and all properties owned, signed copies of all current leases, schedule E from the Federal tax return, mortgage statement, annual tax bill, annual insurance bill, and HOA statement.
- If using funds from a Home Equity Line-of-Credit, provide the monthly statement showing the draw amount and payment.
- HUD1 settlement statement for any recently sold or refinanced properties.

**3. Miscellaneous:**

- Copy of Driver's License and SSN card for each borrower.
- Check for \_\_\_\_\_ made out to NVR Mortgage for appraisal and credit report fees. Some properties will require additional appraisal fees depending on loan type and value.
- If you have rental properties, an additional check for \$150.00 per property will be required for a rent comparable schedule.
- The Front and Back of Green Card, VISA, Work Permit for each borrower as applicable.
- Complete copy(s) of Divorce, Separation, and/or Property Agreement(s) as applicable.
- Complete Bankruptcy discharge and ALL schedules, as applicable.
- For ALL large and/or counter deposits seen on any bank statement (with the exception of payroll), you must provide documentation as to where the money came from.
- Letter of explanation for any derogatory credit.
- Landlord contact and fax information, as appropriate.

***Because each loan is different, there may be additional documentation required to gain approval for your loan. If this is the case, your loan officer or loan processor will advise you of those items as we go through the process.***

**If you are unable to provide any of the required documentation, your loan will not be able to be submitted to an underwriter. This will have a direct impact on our ability to provide you with a written loan approval in the timeframe required by your purchase agreement.**

**Documents Due:** \_\_\_\_\_

**Borrower:** \_\_\_\_\_

**Borrower:** \_\_\_\_\_