



Documentation Checklist

To expedite your loan request, please fax or mail copies of the documents requested below to:

Fax: 530.267.5555

Office: [Oak Valley Mortgage](#)
1191 Gossamer Lane
Chico, CA 95973

- 1.) W-2's for "all" borrowers for the past 2 years. Or, 2 years of your most recent tax returns with all schedules for self-employed/commissioned only!
- 2.) Copy of business licenses for the past 2 years. Newest one must be current.
- 3.) Letter from Certified Public Accountant, stating that she/he has completed your taxes for 2 years as a self-employed individual on official letterhead and with a signature.
- 4.) One full month of pay stubs for all W-2 borrowers.
- 5.) Last statement for all existing home mortgage loans.
- 6.) Copy of the "Promissory Note" for all of your existing mortgages.

- 7.) 3 months bank statements for both savings and checking (Please include all pages of the statements, even if the last page is blank!) *Note: 100% purchase financing may require up to 12 months bank statements to secure the absolute best program for you.
- 8.) If you own rental properties...Copies of rental/lease agreements for all properties.
- 9.) If you currently rent..Copy of your lease/rental agreement with name and phone contact for landlord.
- 10.) Last “quarterly statement” for any investment/retirement accounts.
- 11.) If you are consolidating any loans, i.e.: car, credit cards, etc..Include your last statement for each account.
- 12.) Copy of complete “Divorce Decree” if applicable.
- 13.) Copy of complete bankruptcy papers to include “Discharge” if applicable.
- 14.) Copy of the “Declaration Page” of your homeowners insurance policy.
- 15.) Name, address and phone numbers of your “Homeowners Association/Management company.
- 16.) Credit explanation letter for any past/present loan payments as they may apply.
- 17.) If you are refinancing..Provide a purpose of refinance letter. (Be brief! i.e.: The purpose of this refinance is to lower my interest rate and payments to take advantage of the current market.)

- 18.) If you have made an offer on a new home..Provide a copy of the “Purchase and Sales Contract.” Please note that appraisal fees are due and payable to the appraiser at the time your home is appraised. The appraiser will call you directly to schedule a day/time that meets your schedule. For purchases...Your Realtor® or Real Estate Agent will be contacted for scheduling.

As you are gathering the information requested, it is best you check off each item prior to returning your package to Oak Valley Mortgage for added assurance that your package is complete.

Remember...Incomplete packages will result in delays in processing your loan request. Do not hesitate to call me with any questions that you may have! There is no such thing as a “stupid question!”

In the meantime, keep all of your payments current and paid on-time until we close this loan request and **DO NOT** make any major purchases! I have seen this affect the outcome of loan decisions.

Thank you for considering Oak Valley Mortgage to represent you. Your business will truly be appreciated!

Thanks,

Scott Gormley
Broker/Owner

[Oak Valley Mortgage](#)

Direct: 530.592.8362

Fax: 530.267.5555

Email: Scott@OakValleyMortgage.com

“You Find the Perfect Home, We'll Find the Perfect Loan!”