

Gather the following documents to get a jump start on your financing. Please note: this list includes items necessary for your application. Additional documentation will be required to complete your purchase or refinance.

## **For All Members:**

- A valid driver license or government-issued photo identification, date of birth, and Social Security number
- Most recent statements (last two months) for all checking, savings, stock, mutual funds, IRAs, or other liquid asset accounts. Single deposits in excess of 10% of your gross monthly income and multiple deposits in excess of 25% of your gross monthly income will require documentation of the source of funds. If funds for closing costs and/or down payment will be gifted funds, you will need to provide additional documentation for this type of asset.
- Most recent two-year addresses to include landlord/mortgage company information
- Loan information, including balance owed, monthly payment, and any rental income received for any other Real Estate owned (if applicable)

## **For All Salaried Borrowers:**

- Most recent 30 days paystubs
- SSI, Disability, and Pension Award Letters (if applicable)
- W2/1099 forms for past two years, personal Tax Returns to include all schedules

## **For Self-Employed Borrowers:**

- Year-to-date Profit and Loss statement to include Balance Sheet
- Corporate 1120S Partnership 1065 Tax Returns for most recent two years if you own 25% or more of the company
- Most recent personal 1040 Tax Returns to include all schedules for the past two years

## **Purchase Loans:**

- Copy of fully executed Sales Contract to include all addendums
- Insurance contact information being used for Homeowners Insurance and Flood Insurance (if applicable)

## Refinance Loans:

\*\*Please provide copies of the following documentation outlined below, not originals\*\*

- Current Mortgage statement for Subject Property
- Current Mortgage Note
- Survey of Subject Property
- Current Homeowners Insurance declarations page
- Active Flood Insurance Policy (if applicable)
- Deed of Trust

## Construction Loans:

- Copy of fully executed contract to include all addendums (Security Service does not accept cost-plus contracts)
- Copy of Budget must match the fixed-price contract
- Copy of Final Construction plans and specifications
- Builders Risk Policy
- Acceptance of Builder - \*\*must apply if not already on Security Service builder list\*\*

\*\*Security Service does not allow for self-builds or "sweat equity."

## Keep in mind, all circumstances are different. Depending on your situation you may be asked to provide the following information:

- Real Estate Sales** - A copy of the settlement statement for any Real Estate sold in the last six months
- Divorce** - A certified copy of the final divorce decree with all pages that have been fully executed by all parties involved including the judge and recording information
- Credit Report Disputes** - Documentation supporting any resolved or unresolved issues if you have recently files any credit disputes on your credit report
- Bankruptcy** - If you have filed or previously filed a bankruptcy petition, a copy of the bankruptcy documentation in its entirety including any supporting documentation with a copy of the discharge notice (if applicable)