



# Angel Oak

HOME LOANS

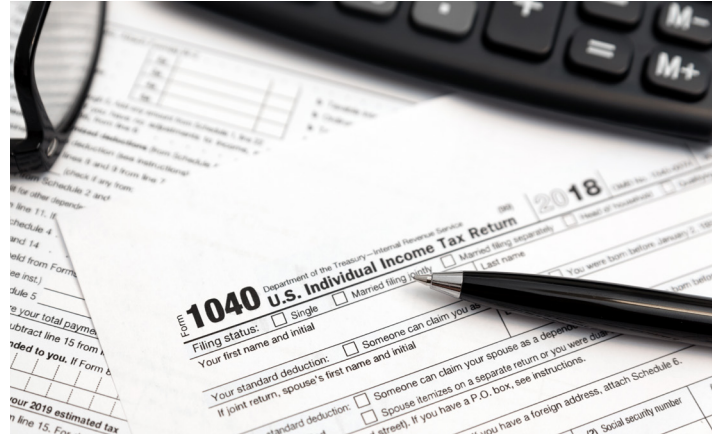
# APPLICATION CHECKLIST

## ALL BORROWERS

- W-2's for last two years
- Most current paycheck stubs
- Checking and savings account statements to include all pages even if blank (last 2 months)
- Quarterly or semi-annual statements for checking, savings, IRA's CD's, money market funds, stocks, 401k, profit sharing etc.
- Copy of fully executed sales contract
- Employment history for last two years
- Residency history for last two years complete with landlord or mortgage company contact information
- Canceled earned money check when it clears
- Social security card and driver's license for all borrowers and non-purchasing spouse
- Tax returns from the past two years
- Copy of note, deed of trust, settlement statement, and survey if refinancing
- Any assets used for down payment, closing cost, cash reserves, and large deposits must be documented by a paper trail
- Copies of sold properties if paid off mortgage in last two years

## DOCUMENTS FOR VA LOANS:

- Original Certificate of Eligibility and copy of DD214
- Certificate of Release of Discharge from Active Duty
- Name and address of nearest living relative



## MISC. REQUIRED DOCUMENTS

- Agreement if financed by employer, i.e. buyout agreement plus documentation outlining company, and paid closing costs benefits
- Previous bankruptcy, need copies of petition for bankruptcy and discharge, including supporting schedule
- Divorce Decree signed by judge if applicable
- Documentation supporting moneys received from social security/retirement trust income, i.e. direct deposit bank statements, award letter, evidence of income

## SELF EMPLOYED BORROWERS

- Copies of most recent 2 years tax returns with all schedules including K-1's if applicable
- Current profit, lost statement, and a balance sheet
- Copy of corporate/partnership tax returns for most recent 2-year period if owning 25% or more of company-copies of W-2's and/or 1099 forms



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