



TRINITY OAKS
MORTGAGE

ITEMS REQUESTED AT LOAN APPLICATION (REFINANCE)



Apply Online: TrinityOaksMortgage.com

Office: 866-429-5010 | Fax: 972-474-3339

info@trinityoaksmortgage.com | NMLS# 1443326

ALL BORROWERS

- Copies of W-2's, 1099's and tax returns for the last 2 years.
- Copies of paycheck stubs for the last 30 days (most current).
- Checking and saving account statements for last 2 months (all pages, account number, name and bank name must be visible)
- Copy of Note, Deed of Trust, Settlement Statement, HUD 1
- Any assets used for closing cost, and/or cash reserves must be documented by a paper trail
- Copy of driver's license and Social Security card for applicant and co-applicant
- Copy of most recent mortgage statement

SELF-EMPLOYED BORROWERS

- Copies of most recent 2 years tax returns (with all schedules including K1's if applicable)
- Copy of current year, profit & loss statement
- 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.

DOCUMENTS FOR VA LOANS

- VA: Original Certificate of Eligibility and copy of DD214 Discharge Paper;
- VA: Name and address of nearest living relative

OTHER DOCUMENTS THAT MAY BE REQUIRED

- Previous bankruptcy, need copies of discharge, including ALL supporting schedules
- Divorce Decree if applicable (all pages)
- Documentation supporting moneys received from social security/retirement trust income, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue.
- If you own rental properties, please provide copies of current leases.

