



TO OUR BORROWERS:

Thank you for allowing Back Bay Funding to assist you. Here is a general checklist of the items required so that we may expedite your loan approval. Make sure all copies returned are clear and complete to avoid delays. If you are unsure on anything, please contact us first to avoid delays. You can fax your paperwork to us at **(888) 299-4585**.

GENERAL:

- Signed and dated "Signature Authorization" form.
- Mortgage statement on all properties owned (if you own investment property outside of California, please include property tax bill for those also).
- Hazard/Home owner insurance policy, or HOA if condo. Need for all properties owned.
- Copy of driver's license.
- Last two years complete 1040s for all applicants. Be sure to include ALL PAGES and that the second page is signed and dated by all applicants (copies do not need the accountant/ CPA's signature).
- Purchase contract (only applies if you are buying a home and in contract).

ASSETS:

- Copy of your two most recent month's bank statements for all checking and/or savings accounts. Please be sure to include ALL pages, front and back. Some of the pages may look unimportant to you, but an underwriter doesn't know that they are unimportant unless they see them.
- Copy of most recent account statements for any 401(k), IRA, CD, stocks, mutual funds, Keogh and accessible pensions. Please be sure to include ALL PAGES, front and back. Some of the pages may look unimportant to you, but an underwriter doesn't know that they are unimportant unless they see them.

WAGE/SALARY BORROWER:

- Two most recent pay stubs (*all applicants*).
- Last 2 years of W-2 (*all applicants*).

SELF-EMPLOYED BORROWER:

- Business license or CPA letter to show at least 2 years of self-employment.
- Complete K-1's (if you own more than 25%, send complete 1120 and 1065 also)

RETIRED BORROWER:

- Social security award letter/Pension award letter.

OTHER INCOME:

- Alimony, child support, rental income agreement letters.

MISCELLANEOUS DOCUMENTATION:

- All pages of bankruptcy papers, divorce decree, rental agreements.
- Signed letter explaining any derogatory accounts on credit report, or gaps in employment.
- Veteran certificate of eligibility and DD214.