



TO OUR BORROWERS:

Thank you for allowing California Mortgage Advisors, Inc. to assist you in obtaining a mortgage loan. 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 unclear on anything, please contact us first to avoid delays. Fax your paperwork to: **(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 License.
- Purchase Contract (Only applies if you are buying a home).

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 for themselves.
- 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 for themselves.

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.
- Last two years 1040's for all applicants. Second page must be signed and dated by all applicants (copies do not need the accountant/ CPA's signature).

RETIRED BORROWER:

- Social Security Letter/Pension Award Letter.

OTHER INCOME:

- Alimony, Child Support, Rental Income Agreement Letter.
- If you own any investment property, provide last two years 1040's for all applicants. Second page must be signed and dated by all applicants (copies do not need the accountant/ CPA's signature).

MISCELLANEOUS DOCUMENTATION:

- All pages of Bankruptcy Paper, Divorce Decree, Rental Agreements.
- Signed letter explaining any derogatory accounts on credit report, or gaps in employment.
- Veteran Certificate of Eligibility and DD214.