

Rick Butera

Mortgage Specialist

Loan Application Checklist

- If you are self-employed or have bonus & commission or receive pension, social security or rental income**, please send all pages of your complete tax returns (1040s) with W-2s and/or 1099s, K1s, etc. for the past 2 years
- If you are only salary**, please just send your W-2s for the past two years – no tax returns
- If 25% of your income is arrived from partnerships or business ownership**, please provide the business tax returns including all schedules for the past 2 years & an un-audited profit and loss statement
- Provide one month's worth of pay stubs reflecting a year-to-date figure or something to show your year-to-date income
- Provide all pages for the past two months of statements for any checking or savings accounts you have
- Provide all pages for either the last two months of statements or the most recent quarterly statement for any residual or brokerage accounts you may have (i.e., IRA or 401K...)
- Send a copy of your most recent mortgage statements
- If property taxes are not included in the monthly mortgage payment, please provide a copy of the most recent tax bill
- If the homeowner's insurance (and/or flood) is not included in the monthly mortgage payment, please provide the declaration page of your homeowner's insurance reflecting the yearly premium
- If purchasing a home, please provide a copy of the purchase contract & MLS Sheet
- Please send the name, address and telephone number for everyone involved in the transaction (attorneys, realtors, insurance agent, etc.)
- Please send a completed application
- Please sign and return the Authorization to Disclose Information form
- Please sign and return the 4506 form
- Please provide a Visa or MasterCard for the application fee. This is the only fee that must be collected up-front with every application.

If you would like me to reach out to your financial representative, please send him/her an email that I have permission to obtain your documentation and send me their contact information. If you send original documents, I will gladly copy them and overnight them back to you. Please send all documents to me at:

Rick Butera
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Thank you for the opportunity to assist in your home financing needs.

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