

ESSEX DOCUMENT CHECKLIST

FINANCIAL AND INCOME DOCUMENTS

- ☐ Most recent pay stubs covering the last 30 days
- ☐ W-2s for the last two calendar years
- ☐ Two months most recent statements for all checking, savings, CD, money market, and/or securities-brokerage accounts (please include all pages even blank ones)
- ☐ Two months most recent statements (or most current quarter) for all retirement accounts (IRAs, SEP-IRAs, 401Ks or 403Bs)
- ☐ Most recent statement of stock options, employee stock option purchase plans, and similar only if you're using them as part of the down payment or for closing costs
- ☐ Federal tax returns (1040s) for the last two calendar years; please include complete returns with all schedules filed (State returns are not needed)
- ☐ All federal K-1s, partnership returns (1065s) and corporate or S-corp. returns (1120s or 1120-Ss) for the last two calendar years (if applicable)
- ☐ YTD Profit & Loss Statement if you're self-employed or an independent contractor

PROPERTY AND PERSONAL DOCS

- ☐ Leases on all rental properties you may own, if applicable
- ☐ Mortgage, real estate tax and insurance premium statements for these properties
- ☐ Most recent mortgage statement (refinance only)
- ☐ Current year tax statement, if not reflected on mortgage statement (refinance only)
- ☐ Insurance declaration page (refinance only)
- ☐ Complete bankruptcy papers, if applicable
- ☐ Divorce decree and settlement statements, if applicable and only if requested by Underwriting to verify receipt or obligation to pay alimony or child support or to verify the division of assets

PROOF OF IDENTITY

- ☐ Copy of state-issued driver's license (front and back) or passport showing your date of birth
- ☐ If not a U.S. citizen: a resident alien card (front and back); resident alien application or H1B or L1 Visa plus passport as applicable



ESSEX EST. 1986
MORTGAGE