
PAPERWORK FOR VA HOME LOAN

Please be sure to include **ALL** Pages for each document set below:

- 2017 & 2018 & 2019 Federal Tax returns including all schedules e.g. A/B/C/D/E, w'2s, and 1099. Corporate tax returns if you are a self-employed corporation.
- Most recent paystubs covering 30 consecutive days. We will need these to be current at closing to fund your loan.
- Most recent 2 months bank statements (all pages). Showing any income directly deposited or if you are using any funds to close.
- Most recent statements on any investment account (401k, IRA's, stocks, bonds, CD's, etc.)
- Current award letters from any source used to qualify – VA Disability, VA pension, Social Security, Disability, pension, etc. If you do not have these you will need to contact the provider to get one.
- Copy of Government issued current/valid ID to confirm your DOB (e.g. Driver's License)
- Copy of Social Security Card to confirm your Social Security number
- DD214 Member's Copy 4 (active duty), NGB22 (National Guard), NAVMC 78 (Navy and Marine reservists), NAV CG 2510 (Coast Guard) Discharge paperwork from Military time Served
- Rent Verification (if renting) Contact information for management company, or 12 months cancelled checks for private party landlords
- Insurance Agent Contact information and copy of current policy (if refinancing)
- Derogatory credit in the last 12 months and/or bankruptcy in the last 7 years, complete bankruptcy and discharge papers (all schedules). Credit explanation letter required.
- If Divorced, Copy of Divorce Decree if you pay child support or alimony
- If you own any additional Real Estate such as a rental property- include; Rental/Lease agreement, insurance policy, most recent county tax statement, and mortgage statement
- For **Purchase transactions**, please include a copy of your earnest money check, and supporting documentation (bank statement and liquidation paperwork for funds withdrawn)

We appreciate the opportunity to work with you. Please let us know if you have ANY questions.



Oswego Mortgage Corporation

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