
PAPERWORK FOR VA PURCHASE LOANS

Please be sure to include **ALL** Pages of the most recent for each document set below:

- DD214 Member's Copy 4 (active duty), NGB22 (National Guard), NAVMC 78 (Navy and Marine reservists), NAV CG 2510 (Coast Guard) discharge paperwork for Military time served
- 2020 and 2021 Federal Tax returns including all schedules e.g. A/B/C/D/E, w'2s, and 1099's
- Current Award Letters from any source used to qualify: VA Disability, VA Pension, Social Security, Disability, pension etc. if you don't have these you will need to contact the provider and get one.
- Most recent paystubs covering 30 consecutive days, we will need these to be current at closing to fund your loan
- Income directly deposited? Are you using any of your own funds to close? Then most recent two months bank statements (all pages even the blank page 6 of 6 one!)
- Copy of current/valid Govt. issued ID to confirm your date of birth (e.g. Driver's License
- Copy of Social Security Card to confirm your Social Security number even if it's on other documents

- You will need to choose a homeowner's insurance agency, so we need the agent's contact info.
- If Bankrupt in the last 7 years, complete Bankruptcy and discharge papers (all schedules)
- If divorced copy of decree, if you pay child support or alimony a copy of the award judgement
- Copy of sales contract and earnest money deposit, supporting documentation e.g. bank statements showing funds were seasoned (yours) and that those funds cleared your account paper trail if necessary.
- If you own additional Real Estate, e.g. a rental property copies of rent or lease agreement, insurance declaration page, most recent county tax statement and mortgage statement
- To speed things up draft letters of explanation (or be prepared to help us at application) for derogatory credit items e.g. late payment, collections, judgements, bankruptcy, addresses listed credit report that you don't currently live in, non-borrowing joint account holders, employment gaps, aka's and credit inquiries
- See our website's VA Quick Menu for more information about checklist items and requirements.

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



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