
PAPERWORK FOR FHA HOME LOAN

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

- 2021 and 2022 Federal Tax returns, w'2s, and 1099 statements (Corporate tax returns if you are a self-employed corporation)
- Most current paystubs covering a 30 day period with no gaps
- Most recent Award Letter(s) for Social Security, Disability, Pension etc.
- Most recent bank statement totaling 2 months
- Most recent statements on any investment account (401k, IRA's, stocks, bonds, CD's, etc)
- 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
- Rent Verification (if renting) Contact information for management company, or 12 months cancelled checks for private part 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 own additional Real Estate such as a rental property- include; 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a copy of your earnest money check, and supporting documentation (bank statement and liquidation paperwork for funds withdrawn)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 NMLS #233782

5755 Jean Rd. Ste. 101

Lake Oswego, Oregon 97035

T: 503-697-7214 F: 503-697-7391

www.OswegoMortgage.com