

---

# PAPERWORK FOR VA HOME LOAN

---

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

- 2021 and 2022 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a copy of your earnest money check, and supporting documentation (bank statement and liquidation paperwork for funds withdrawn)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 NMLS #233782**  
5755 Jean Rd. Ste. 101  
Lake Oswego, Oregon 97035  
**T: 503-697-7214 F: 503-697-7391**  
[www.OswegoMortgage.com](http://www.OswegoMortgage.com)