

---

# PAPERWORK FOR FHA HOME LOAN

---

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

- 2023 and 2024 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a copy of your earnest money check, and supporting documentation (bank statement and liquidation paperwork for funds withdrawn)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 Corporation**

16500 Boones Ferry Rd., Ste. 106, Lake Oswego, OR 97035

**Phone:** 503-697-7214 **Fax:** 888-445-9011 [www.OswegoMortgage.com](http://www.OswegoMortgage.com)

**Company NMLS ID #: 233782, Oregon ML #: 1018, Washington Broker #: MB-233782**