



Residential Lending

Primary, second-home & investment residences — incl. foreign-national programs.

BORROWER

- Government-issued photo ID; SSN or ITIN
- Completed loan application (1003)
- Credit authorization

INCOME

- W-2s / 1099s — last 2 years
- Most recent 30 days of pay stubs
- Tax returns — last 2 years (self-employed)

ASSETS

- Bank/asset statements — last 2 months
- Down-payment & reserves verification
- Gift letter (if applicable)

PROPERTY

- Purchase contract
- Homeowner's insurance quote
- HOA / condo information (if applicable)

FOREIGN-NATIONAL PROGRAM

- Valid passport and U.S. visa
- International bank reference & foreign credit reference
- Verified reserves (typically 6–12 months)

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