



MORTGAGE WITH GRAHAM

NMLS ID 1505476

Typical documents needed to purchase a home

Identification:

- ID – Driver’s license, passport, work visa or permanent resident card

Income documentation:

- Standard employment – Two years of most recent W2’s, 30 days of most recent paystubs
- Self-Employed – Two years of business/personal tax returns, K1’s, YTD profit and loss
- Retired – SS award letter, pension award letter, two years of tax returns, distribution documentation

Asset documentation:

- Asset documentation – Two months of any assets you are using to qualify/for down payment. Bank statements, retirement statements, brokerage statements, etc
- Gift funds – Gift letter, statement/receipt of gift givers account, copy of check/wire receipt, source transfer of funds

Additional documentation:

- Current property owners – Mortgage statement, HOI declaration page, annual tax statement, HOA statement/contact information
- Purchase agreement – Finalized purchase agreement executed with all disclosures
- Common “other” documents – First time homebuyer course certificate, divorce decree, bankruptcy papers, child support/alimony agreement, letters of explanation