



Seward Real Estate & Financial, Inc.

"Committed to providing you with efficient & quality service"

CONVENTIONAL & FHA REQUIREMENTS

DEAR APPLICANTS/AGENTS:

Loan processing time will be greatly decreased if you provide copies of the following documents: CHECK

For a Refinance Loan: IF YOU OWN A HOUSE NOW I NEED THE FOLLOWING

- Copy of your most recent Mortgage Statement _____
- Evidence of Property Insurance (Ex: Declaration Page or Insurance Agents Name & #) _____
- Home Owners Association (HOA) Monthly Statement (if owned TW or Condo) _____

For a Purchase & Refinance Loans:

Assets:

- Your last month bank statements for all accounts (Including 401 K, IRA, CD). _____
NO ONLINE PRINT-OUTS, MUST BE COMPLETE PAGES OF ALL ACCOUNTS

For Wage Earners: (if you get a paystub)

- Copy of your most recent paycheck payroll stub _____
- Copies of last 2 years W-2's _____
- Copy of most recent Tax Returns if you own more than 1 property _____

For Self-Employed & Commissioned:

- Copies of last 2 years Personal Tax Returns _____
- Copy of Business License and CPA Name & Phone Number _____

For "Other Income":

- Disability Award Letter _____
- Social Security Award Letter EVERY YEAR A NEW LETTER IS GIVEN _____
- Retirement Benefits Award Letter _____

For Divorced Applicants:

- A complete copy of your divorce decree and any related information which pertains to alimony, child support or separate maintenance. _____

Important additional items needed for ALL LOANS:

- Copy of Driver License _____
- Copy of Social Security Card _____

Please visit us at:

www.sewardfinancial.com

8219 Ellenbogen Street. Sunland, CA 91040

Tel: 818-352-6338 Fax:818-352-4044 E-mail: sewardfinanacial@hotmail.com