



**Purchase First Time Home buyers**

**For W2 income only:**

	Check docs	Comments
Provide one month paystub		
Copy of two years W-2s		
Copy of last two years Complete Tax return with all schedules		
Copy of two recent bank statements all pages (including blank page if any) and if applicable stocks statements, CD statements, and 401K or Retirement Plan Statements		
Provide Legible Copy of Green Cards both sides (if not citizen)		
Provide Name and Contact information and verifiable phone # for Verification of Employment		
Name, address and phone number for Landlord if applicable		
Provide Insurance Agent contact information or Proof of Home Insurance		
If purchase the fully ratified purchase contract		
Provide Home telephone no, Cell Phones Number		
Provide email address		

**For Self-employed or 1099 and rental income:**

Copy of two years W-2s and 1099s		
Copy of last two years Complete Tax return with all schedules		
Copy of two recent bank statements all pages (including blank page if any) and if applicable stocks statements, CD statements, and 401K or Retirement Plan Statements		
Provide Legible Copy of Green Cards both sides (if not citizen)		
Provide Name and Contact information and phone # for Verification of Employment		
Copy Rental Agreements for rental properties owned, mortgage statements, Tax bills and hazard insurance policy w/ yearly premium amount		
Name, address and phone number for Landlord if applicable		
Provide Insurance Agent contact information and Proof of Home Insurance		
If purchase the fully ratified purchase contract		
Provide Home telephone no, Cell Phones Number		
Provide email address		

**NOTE: Please provide following documents listed below for us to process your loan request in a courteous and efficient manner with LOAN SUBMISSION at [submissionaumc@gmail.com](mailto:submissionaumc@gmail.com)**

**Purchase Investment Residence / Second Home**

**For W2 income only:**



Residential, Commercial & Business Loans

**Purchase 2<sup>nd</sup> Primary, Investment & Second Home**  
**For W2 income only:**

	Check docs	Comments
Provide one month paystub		
Copy of two years W-2s		
Copy of last two years Complete Tax return with all schedules		
Copy of two recent bank statements all pages (including blank page if any) and if applicable stocks statements, CD statements, and 401K or Retirement Plan Statements		
Provide Legible Copy of Green Cards both sides (if not citizen)		
Provide Name and Contact information and verifiable phone # for Verification of Employment		
Provide Insurance Agent contact information or Proof of Home Insurance		
Provide copy of Borrower's current Mortgage holder's statement & property taxes of all additional residence		
If purchase the fully ratified purchase contract		
Provide Home telephone no, Cell Phones Number		
Provide email address		
If borrower owns >25% share in any business, provide tax returns		

**For Self-employed or 1099 and rental income:**

Copy of two years W-2s and 1099s		
Copy of last two years Complete Tax return with all schedules		
Copy of two recent bank statements all pages (including blank page if any) and if applicable stocks statements, CD statements, and 401K or Retirement Plan Statements		
Provide Legible Copy of Green Cards both sides (if not citizen)		
Provide Name and Contact information and phone # for Verification of Employment		
Copy Rental Agreements for rental properties owned, mortgage statements, Tax bills and hazard insurance policy w/ yearly premium amount		
Provide Insurance Agent contact information and Proof of Home Insurance		
Provide copy of Borrower's current Mortgage holder's statement & property taxes of all additional residence		
If purchase the fully ratified purchase contract		
Provide Home telephone no, Cell Phones Number		
Provide email address		

**NOTE: Please provide following documents listed below for us to process your loan request in a courteous and efficient manner with LOAN SUBMISSION at [submissionaumc@gmail.com](mailto:submissionaumc@gmail.com)**



**Refinance**

**For W2 income only:**

	Check docs	Comments
Provide one month paystub		
Copy of two years W-2s		
Copy of last two years Complete Tax return with all schedules		
Copy of two recent bank statements all pages (including blank page if any) and if applicable stocks statements, CD statements, and 401K or Retirement Plan Statements		
Provide Legible Copy of Green Cards both sides (if not citizen)		
Provide Name and Contact information and verifiable phone # for Verification of Employment		
Provide Insurance Agent contact information or Proof of Home Insurance		
Provide copy of Borrower's current Mortgage holder's statement & property taxes of all additional residence		
Provide Home telephone no, Cell Phones Number		
Provide email address		
If borrower owns >25% share in any business, provide tax returns		

**For Self-employed or 1099 and rental income:**

Copy of two years W-2s and 1099s		
Copy of last two years Complete Tax return with all schedules		
Copy of two recent bank statements all pages (including blank page if any) and if applicable stocks statements, CD statements, and 401K or Retirement Plan Statements		
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Provide Name and Contact information and phone # for Verification of Employment		
Copy Rental Agreements for rental properties owned, mortgage statements, Tax bills and hazard insurance policy w/ yearly premium amount		
Provide Insurance Agent contact information and Proof of Home Insurance		
Provide copy of Borrower's current Mortgage holder's statement & property taxes of all additional residence		
Provide Home telephone no, Cell Phones Number		
Provide email address		

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## Construction loan Documents:

Initial information we'd like to see for construction loans:

1. Resume, on the contractor and principal (Client)
2. 1003 s (including all cash liquidity and all real estate owned),
3. FICO Credit Report
4. Date of acquisition and purchase price of land.
5. Amount of any existing land debt. Seller, private investor, or conventional financing? Maturity date.
6. Itemized cost breakdown, including a column showing which of the costs have already been paid by the borrower.
7. Description of any existing improvements and description of the new improvements (lot size, building SF, # of beds/ baths, garage parking spaces, and amenities).
8. How long before construction can start and what needs to be accomplished prior to permits?
9. Estimated length of the construction period needed.
10. Proposed sales price upon completion.
11. Exit strategy.
12. PDF of site and building plans.