

Peoples Home Equity, Inc.  
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To: ***Future Homeowners***

From: Michael D. Raines

Re: Supporting Documents

Below is a list of documents required for a home loan approval. Not all are applicable but please read through the list carefully. Clarification of some documents may be needed throughout this process. Unique items could be requested for special circumstances.

- 2 most recent W-2s filed with IRS
- SSA1099 for all retirees receiving Social Security with award letter
- 1099R for recipients of pension or retired pay with benefits summary showing continuance of pay for 36 months
- 2 most recent ***Signed*** Tax Returns with all schedules filed with IRS
- Copy of your year to date paystub that also reflects your most recent 30 day pay (continuous until loan closes).
- If self-employed, profit and loss statement and balance sheet (if applicable) for current year to date
- If graduated from technical school, college or university within last 2 years, copy of transcripts and diploma
- Copy of your driver's licenses.
- Copy of your social security card.
- Any/all assets that you are using to show your reserves. Ex: 401(k), mutual funds, etc.
- 2 most recent bank statements. (all pages)(ANY DEPOSITS NOT IDENTIFIED on the statement will have to be explained where the funds originated from..... keep it simple (continuous until loan closes). Statements must show bank logo, customer name and address on all pages
- Copy of the earnest money check showing that it cleared your bank and bank account statement that it cleared from once you have a binding contract.
- Copy of any of your former divorce decrees and/or parenting plan if this applies.
- DD form 214, NGB22/23 if prior military

Thanks and I look forward to working with you,

Mike Raines