



**OneTrust**  
Home Loans  
*Service is everything!*



## The Mortgage Checklist. The Process Is Simple!

Provide your Loan Officer with the documentation indicated within 2 days to begin the application process. Here's a checklist to help you do just that.

### INCOME

- Pay stubs: Most recent covering the last 30 day period
- W-2's and/or 1099's: Most recent 2 year period
- Tax returns: Most recent 2 year period (Include personal and business if applicable)

### ASSET

- Bank statements: Most recent 2 months (ALL PAGES)
- Retirement/Investment: Most recent 2 months or most recent quarterly (ALL PAGES)
- Earnest Money Deposit: Will need proof of being taken out of account

### CREDIT REPORT

- Provide a signed letter of explanation for any address variations, name variations, derogatory credit and credit inquiries, etc. that are reflected on the credit report provided by OneTrust Home Loans

### MISCELLANEOUS INFORMATION

- Renter: Name, address, and phone number of landlord for most recent 2 year period
- Property owner: Provide recent mortgage statement, insurance statement, tax statement, and HOA statement - for each property owned
- 2 forms of ID: Scanned copy of drivers license and either social security card or passport
- Homeowner's insurance: Name and number of agent to be used

Joe Sample, Mortgage Loan Originator - NMLS #46375

3131 Camino Del Rio North, San Diego, California 92108 • Company NMLS #46375

888-488-3807 ☎ ✉ Info@onetrusthomeloans.com

[www.OneTrustHomeLoans.com](http://www.OneTrustHomeLoans.com)



EQUAL HOUSING  
OPPORTUNITY

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