

Thank you for choosing CPA Mortgage Services!

In order to expedite your loan application, please be prepared to provide your Loan Originator with the following documents for ALL Borrower(s):

- Two (2) years signed personal tax returns - including all schedules
- If self-employed or own 20%+ of a corporation:
 - Last two years corporate returns and
 - Year-to-date profit and loss statement and balance sheet
- Past two (2) years W-2 statements
- Pay Stubs covering the last (30) thirty days
- Three most recent monthly bank statements, include ALL pages
- Most recent transaction summary of 401K, IRA, or Mutual Fund Accounts
- Photocopies of any stocks or certificates of deposits, if using funds to close
- Copy of the purchase and sale agreement
- If you are currently renting - The name, address and phone number of your current landlord and previous landlords (2 year history required)
- If divorced...a fully executed divorce decree
- For a refinance...a copy of the deed, and most recent tax bill, and insurance
- A letter of explanation for any known credit problems

This is just to start the loan process. The loan program you select may require more documentation.

Please contact your Loan Originator if you have any questions or concerns!