



DOCUMENTS YOU MAY NEED TO PROCESS YOUR LOAN

All Borrowers

- W-2s for the previous two years
- Paycheck stubs for the last 30 days (most current)
- Employment history for the last two years
- Checking and savings account statements for the last two months
- Statements for 401(k)s, stocks, and other investments
- Signed federal tax returns from the last 2 years
- Residency history over the last two years
- Copies of HUD-1 or Release/Satisfaction if paid off mortgage in last two years
- Photo identification for applicant and/or co-applicant
- Check or credit card information for credit report and appraisal fee

VA Loans

- Veteran DD214 or Veteran Reservists DD256

Self-Employed Borrowers Additional Documents

- Copies of most recent two years corporate tax returns
- Year-to-Date profit and loss statement and balance sheet
- Copy of business license or CPA contact information
- 1099s or K1 forms

Additional Documents that May Be Required

- If refinancing: Copy of Note, Deed of Trust or Mortgage, HUD-1 Settlement Statement, Survey and homeowners insurance information.
- Previous bankruptcy (if applicable)
- Divorce Decree (if applicable)
- Relocation Agreement if relocation move is financed by employer, i.e. buyout agreement, plus documentation outlining company-paid closing costs/benefits.
- Documentation supporting monies received from Social Security/retirement/disability (if applicable)
- Rental property - copies of leases, plus mortgage statement, homeowner's insurance and property tax statements

**Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan.*

Victorian Finance
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Wyrick
MORTGAGE GROUP

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