

Underwriting-Ready Loan Package Checklist

Gather everything below **before** you apply with your lender so your lender can issue a fully underwritten pre-approval and move straight to underwriting once you are in contract. Provide **every page** of each statement (including blank pages). Upload documents **only** to your lender's secure, encrypted borrower portal, never by email.

Borrower(s):	_____	Lender / loan officer:	_____
Loan type:	_____	Target closing date:	_____

1. Identity & Application

- ☐ Government-issued photo ID for every borrower (driver's license or passport)
- ☐ Social Security number, provided only through the lender's secure application (never by email or text)
- ☐ Uniform Residential Loan Application (Fannie Mae Form 1003 / Freddie Mac Form 65), completed with your lender
- ☐ Signed borrower / credit authorization
- ☐ Signed IRS Form 4506-C (tax transcript authorization)
- ☐ Residency documents if not a U.S. citizen (permanent resident card or visa / EAD)

2. Income: Salaried / W-2

- ☐ W-2s for the most recent two years
- ☐ Pay stubs covering the most recent 30 days, showing year-to-date earnings
- ☐ Personal federal tax returns for two years, all schedules (if required)
- ☐ Bonus, overtime, or commission history (typically two years)
- ☐ Offer letter and start date (new job)
- ☐ Award letters: Social Security, pension, disability, or VA benefits (if used to qualify)

3. Income: Self-Employed / Business Owner

- ☐ Two years of personal tax returns AND business returns (1120, 1120-S, or 1065), all schedules
- ☐ K-1s for every partnership or S-corporation interest
- ☐ Year-to-date profit & loss statement (CPA-prepared or signed if the lender requires)
- ☐ CPA letter, where the lender requires one
- ☐ Business license or other proof the business is active
- ☐ Bank-statement (non-QM) loans: 12 to 24 months of personal or business bank statements

4. Employment

- ☐ Employer name, address, phone, and HR / payroll contact for the verification of employment (VOE)
- ☐ Two-year employment history, with letters explaining any gaps

5. Assets & Funds to Close

- ☐ Two most recent months of ALL bank, brokerage, and retirement statements (all pages)
- ☐ Large-deposit letters with source documents for any non-payroll deposit
- ☐ Gift letter signed by the donor (amount, relationship, no repayment) plus proof of the donor's funds and the transfer
- ☐ Earnest money proof: copy of the wire or check and the statement showing it cleared

6. Credit & Housing History

- ☐ Letters of explanation for late payments, collections, recent inquiries, or address discrepancies
- ☐ Rental history: lease and 12 months of rent payments (or landlord verification), if requested
- ☐ For properties you own: mortgage statements, tax bills, insurance, HOA statements, and leases

7. Legal & Life Events (if applicable)

- ☐ Divorce decree and marital settlement agreement
- ☐ Child support / alimony orders and proof of payment or receipt
- ☐ Bankruptcy petition, schedules, and discharge
- ☐ Foreclosure or short-sale documents, with an explanation letter
- ☐ Trust documents or certification of trust (vesting in a trust)
- ☐ LLC / entity documents: articles, operating agreement, EIN letter, good standing (investment / business-purpose loans)

8. Property & Transaction

- ☐ Fully executed purchase contract, with all counteroffers and addenda
- ☐ Homeowners insurance quote (HO-3 house / HO-6 condo); flood, wildfire, or hurricane coverage as applicable
- ☐ HOA contact, dues, and condo questionnaire (if required)
- ☐ Escrow and title officer contact information

9. VA Borrowers

- ☐ Certificate of Eligibility (COE), or DD214 so the lender can request it (active duty: statement of service)
- ☐ VA disability award letter if you may be exempt from the VA funding fee

10. Investment / Hard Money Loans

- ☐ Scope of work and line-item rehab budget
- ☐ After-repair value (ARV) support
- ☐ Experience / real-estate-owned (REO) schedule
- ☐ Entity documents and proof of down payment, rehab reserves, and closing funds

PROTECT YOURSELF FROM WIRE FRAUD & SCAMS

We and our agents will NEVER send or change wiring instructions by email or text. Treat any email or text about new or changed wiring instructions as fraud until you confirm it by phone with your escrow or title officer. Before wiring any money, **call escrow or title at an independently verified phone number** (from your signed escrow instructions or the company's official website, never from an email) and confirm the instructions. If anything changes, **stop, don't wire, and call your escrow officer and Trevor DiResta (+1.408.710.9082) immediately.**

We never collect your loan documents. Upload them only to your lender's secure borrower portal. We never ask for passwords, one-time codes, or Social Security numbers by text or email, and we never ask you to send documents as email attachments.

Official contacts: **morganhill.realestate · thedirestagroup.realestate · hicarebroker.realestate**

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Freeze your credit when you're not applying (lift it briefly for your lender's credit pull). Use strong passwords and two-factor authentication on email. Avoid public Wi-Fi for uploads. Shred old financial documents.

Report fraud: **ic3.gov** (FBI) · **ReportFraud.ftc.gov** · **IdentityTheft.gov**. If you wired funds to a criminal, call your bank immediately.

Official forms: Uniform Residential Loan Application: singlefamily.fanniemae.com (search "Form 1003"). IRS Form 4506-C: irs.gov/pub/irs-pdf/f4506c.pdf. VA Certificate of Eligibility: va.gov/housing-assistance/home-loans/how-to-request-coe. Free credit reports: annualcreditreport.com. Questions? Annette DiResta, CIPS | annette@thedirestagroup.realestate | +1.415.757.7115 · Trevor DiResta | sold@thedirestagroup.realestate | +1.408.710.9082