

Mortgage loan vendors are required to fully document a potential homebuyer's ability to repay prior to issuing a loan approval. To complete the mortgage loan processing and underwriting, VA borrowers should be prepared to provide the following for full documentation of the loan:

- ☐ Driver's license or military identification card
- ☐ Social Security card
- ☐ DD214 or Statement of Service (documents may vary depending on branch and duration of service)
- ☐ Certificate of Eligibility (COE), we can order a recent copy if needed
- ☐ If employed, two most recent paycheck stubs and W-2 statements for the last two years
- ☐ Past two years of tax returns
- ☐ Most recent bank statements and asset statements for two months (all pages)
 - ☐ *This statement must show the Beginning Balance and Ending Balance for each period*
 - ☐ *This statement must include the account holder's name and some portion of the account number*
 - ☐ *Online statement printouts can be used if the first two requirements are met, and if it includes the banking institution's name*
 - ☐ *Please be ready to explain any large recent deposits into this account*
- ☐ If retired, 1099 forms for retirement income and all pages of the applicable year personal tax return
- ☐ Social Security awards letter or current Social Security statement
- ☐ VA disability awards letter (if applicable)
- ☐ Child support or divorce decree orders (if child support or alimony payments apply)
- ☐ If bankruptcy has been filed in the last seven years, all schedules and paperwork documenting discharge of the bankruptcy