

Thank you for your interest in applying for your mortgage with Vertical Lending Services!

To facilitate a quicker loan approval, Please collect and send the following:

We need the following documents:

- 1.) Clear copy of SS card & DL (each borrower)
- 2.) Copy of most recent 2 month bank statements
(all pages, need to document funds for closing & reserves)
- 3.) Copy of last 2 yrs W-2's (each borrower)
- 4.) Copy of most recent pay stubs (30 days) (each borrower)
- 5.) Copy of last 2 years 1040 tax returns (Need complete returns, all pages)
(Including all 1099s, K-1s & W-2s to match your 1040 return) (If Applicable)
- 6.) If receiving Social Security/Disability - Need current copy of Award Letter
- 7.) Copy of divorce decree (If Applicable)
- 8.) Borrower's authorization & CC Form (Completed and signed, See Attachment)
- 9.) **IF YOU OWN ANY OTHER PROPERTIES:**
 - a. Need copy of EACH current mortgages statement
 - b. Need copy of EACH Home Owner's Insurance Policy
 - c. Need copy of EACH HOA (Home Owner's Association Fee Sheet) (If Applicable)