



We're going to need documents to get you funded.

Please send all documents at the same time to expedite processing.

1. Income

(Check with your tax preparer, maybe they can send PDF files directly to us.)

- 30 days of recent pay-stubs
- 2016 W-2s (W-2 is the year end summary which is filed with your tax returns)
- 2016 Tax Return (Federal Only)(All Pages)(If available)
 - Copy of 2016 extension required after April 15th, 2015
- 2015 W-2s
- 2015 Tax Return (Federal Only)(All Pages)(If available)
- Local work address if not reflected on pay stubs or W-2s

If you are **self-employed** or receive **commission** or **bonus**, **interest/dividends**, or **rental income**:

- 2 full years of tax returns
- K-1s for all partnerships and S-Corporations for the last two years
- Completed and signed Federal Partnership (1065) and/or Corporate Income Tax Returns (1120) including all schedules, statements and addenda for the last two years (Required only if your ownership position is 25% or greater)
- For dividends/interest income we'll need 2 years 1099s, tax returns and 2 months asset statements for the corresponding accounts

If you receive **Social Security** income, **pension**, **retirement**, **disability** or **VA** benefits:

- Current award letter from agency or organization
- 2016 year end tax statement (1099 or W-2)
- 2015 year end tax statement (1099 or W-2)
- 2 months asset statements (checking, savings, etc)(all pages, even blank ones if numbered) which show the income deposits

Do you receive, or pay, alimony or child support? If so, please provide:

- Provide divorce decree/court order stating amount, as well as, proof of receipt of funds for last year
- 3 months of bank statements (all pages) showing receipt of the funds.



2. Assets

- 2 months current basic checking account (all pages, even blank/legalese) showing some cash reserves.
 - *Preferably, one with minimal deposit activity and check writing ability.*Large deposits other than monthly pay often need to be *paper trailed* with deposit receipts, cleared checks, and letters of explanation. Simple is better. The idea is to make this as streamlined as possible. Additional assets may be requested if required.

3. Liabilities

- Current mortgage statement for all residential real estate loans
- **HOA? Do you have a Home Owner's Association or even 2 of them?**
 - If so, please send over a monthly statement with a contact number and address for all HOAs.
 - **Ask if there is any "pending litigation" involving your HOA, and please let us know.**
- Time Shares: we'll need a monthly or annual statement
- Monthly statement and payment history for commercial property loans
- What we really need are loan numbers, current balances and contact phone numbers for all your real estate loans including 1st, 2nd, HELOC, second home and rental properties.
- **Do you have a 2nd Loan or HELOC?**
- If you have a Home Equity Line or 2nd loan, and would like to keep it, we need the following:
 - Copy of the original agreement, it is usually 3-5 pages. (It's in the closing package and can be requested).
 - A monthly statement or contact info for the loan servicer, which is usually on the monthly statement. We will order the subordination guidelines. There are more fees and a longer time for this process, FYI. You may want to call your loan servicer to find out the fees involved, since those are outside of our control.

4. "Insurance!" (Hazard, Fire, Theft, Rent-Loss, HOI, EOI, HO-6, Declarations)

- Please provide us the Evidence of Insurance for all your properties. It contains the policy number, address, coverage, premium amount, agent info, and policy dates.
- Or, have your insurance agent send it directly to us. We will need the contact info for your agent or agents.
- For Condominium or Attached properties we'll need a copy of the Associations Master Insurance Policy



Once documents are together, there are multiple ways to send them to us.

Please send all documents at the same time to expedite processing.

- SECURE FAX: (949) 248-3097**
- Secure document upload by Share File: [Secure Upload Link](#)**
- Email PDF Files with password: A full function version of Adobe Acrobat Standard or Acrobat Pro will give you the ability to add passwords to your PDF files. Free trial at www.adobe.com/products/acrobat.html**
- Overnight Mail, Hand Delivery, Carrier Pigeon or Pony Express.**
 - **Amerimac Plaza West Financial**
 - **C/O Loan Originations**
 - **28202 Cabot Road Suite 300**
 - **Laguna Niguel, CA 92677**