

Required Items needed to apply for your FULL DOC Home Mortgage

The following items are required from you to process the approvals of your Full Doc Home Mortgage:

1. INCOME DOCUMENTATION

a. Last 2 Full Year Tax Returns 2. Last 2 W2's or 1099's c. Most recent 1-month paystubs. d. Social Security Award Letters (when applicable) e. Long Term Disability Award Letters (when applicable)

2. ASSET DOCUMENTATION

a. Most recent 2-months bank statements i. All pages ii. Front and Back iii. Showing Bank's name iv. Showing account number v. Showing Borrower's name and address

3. IDENTIFICATION

a. State Issued Picture ID b. Social Security Card c. Green Card (when applicable) d. Work Permit (when applicable)

4. CREDIT

When you're ready to submit your application, Please provide your Debit or Credit Card information to pay \$27.00 (individual) \$54.00 (joint) to order Credit Report (It is preferred to use a Debit Card rather than Credit Card in order to avoid changes to your Debt to Income Ratio and Credit Profile)

a. Name of credit card account holder

b. Account number

c. expiration date

d. billing address

e. 3-digit security #

5. HOUSEHOLD MEMBERS

a. Number of people that will live in your New Home b. Their Names, b. Your Relationship with them b. Yearly Income of each household member

6. OTHER

a. Divorce Decree (when applicable) b. Detailed Explanation of what you're trying to achieve (location, type of home, closing date, etc) c. Contact information and best time to call (cell phone, work, email)

Please note that screenshots or photographs of (documents, letters, bank statements, tax returns, W2's, paystubs, etc.) are unacceptable to all banks. PLEASE BE SURE TO ONLY scan or PDF copies of these items.

Upon receipt of your complete application package and receipt of your supportive documentation, Pineyro Capital Group Inc. will process and get you conditionally approved within 4 - 5 business days.

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