



DOCUMENTS REQUIRED FOR A MORTGAGE APPLICATION

SALARIED

- W-2 statements for the last two years.
- Two consecutive pay stubs.
- Statements covering three months for all liquid asset accounts (checking, savings, investment accounts, etc.) *All pages.*
- Statements covering three months for all retirements accounts (IRA, 401K, etc.) *All pages.*

BASE & BONUS

- Federal Tax Returns (1040) from the last two years, with all schedules and W-2 statements.
- Two consecutive pay stubs.
- Evidence of your bonus payments for the last two years.
- Statements covering three months for all liquid asset accounts (checking, savings, investment accounts, etc.) *All pages.*
- Statements covering three months for all retirements accounts (IRA, 401K, etc.) *All pages.*

For employees who are compensated with a base salary and commissions, please use the Base & Bonus document list.

SELF-EMPLOYED

- Federal Tax Returns (1040) from the last two years, with all schedules and W-2 statements if applicable.
- Two consecutive pay stubs.
- Evidence of your bonus payments for the last two years.
- Statements covering three months for all liquid asset accounts (checking, savings, investment accounts, etc.) *All pages.*
- Statements covering three months for all retirements accounts (IRA, 401K, etc.) *All pages.*

For employees who are compensated strictly by commission, please use the Self-Employed document list.

For anyone receiving a gift for the down payment, a gift letter will be required from the donor along with a statement (All Pages) showing proof the person has the funds available for the gift.

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For more information, contact:

KENNETH FRIED

ph: 212.745.9010

kfried@manhattanmortgage.com

REGISTERED MORTGAGE BROKER - NYS BANKING DEPARTMENT/ALL LOANS ARRANGED THROUGH 3RD PARTY LENDERS · LICENSED MORTGAGE LENDER/ BROKER - CT DEPARTMENT OF BANKING · LICENSED MORTGAGE LENDER - NJ DEPARTMENT OF BANKING AND INSURANCE/ALL LOANS ARRANGED THROUGH 3RD PARTY PROVIDERS · LICENSED MORTGAGE BROKER MB 2274 - MA DEPARTMENT OF BANKING/WE ARRANGE BUT DO NOT MAKE LOANS · LICENSED MORTGAGE BROKER - VT DEPARTMENT OF BANKING · CORRESPONDENT MORTGAGE LENDER - FL DEPARTMENT OF FINANCIAL SERVICES · LICENSED MORTGAGE BROKER AS TMMC MORTGAGES UNDER CA FINANCE LENDERS LAW · LICENSED MORTGAGE BROKER AS TMMC MORTGAGES - NH BANKING DEPARTMENT