



Angel Oak

HOME LOANS

APPLICATION CHECKLIST

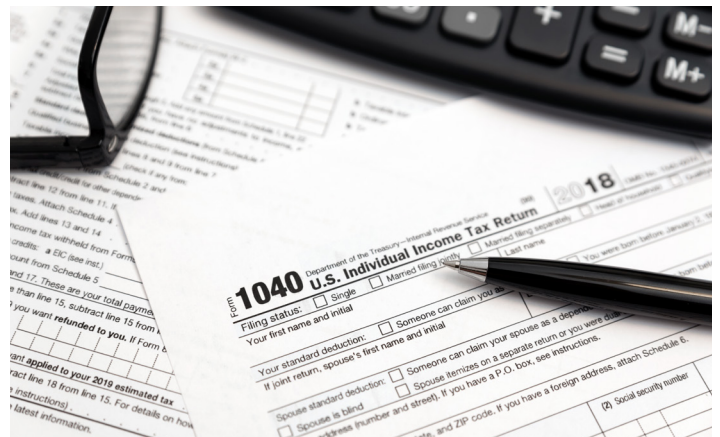
Homebuyers should expect to provide a full set of documentation during the application and loan process. It is easier if you know the documents that we might need from you. Do not worry if you aren't sure about the items listed here. We will walk you through every step of the way and will make sure we have everything we need to close!

ALL BORROWERS

- W-2s for the last two years
- Most current paycheck stubs
- Two months of checking and savings account statements including all pages even if blank
- Quarterly or semi-annual statements for checking, savings, IRAs, CDs, money market funds, stocks, 401K, and/or profit sharing, etc...
- Copy of fully executed sales contract
- Employment history from the last two years
- Residency history from last two years that includes landlord or mortgage company contact information
- Canceled earnest money check once cleared
- Social security card and drivers license for all borrowers and non-purchasing spouse
- Tax returns from the past two years
- Copy of note, deed of trust, settlement statement, and survey if refinancing
- Any assets used for down payment, closing costs, cash reserves and large deposits must be documented
- Copies of sold properties if mortgage was paid off in the last two years

DOCUMENTS FOR VA LOANS:

- Original Certificate of Eligibility
- Certificate of Release of Discharge from active duty and copy of DD214
- Name and address of nearest living relative



SELF EMPLOYED BORROWERS

- Copies of most recent two years of tax returns with all schedules including K-Is if applicable
- Current profit and loss statement and a balance sheet
- Copy of corporate / partnership tax returns for most recent two year period for ownership of 25% or more including W-2s and / or 1099 forms

MISC. REQUIRED DOCUMENTS

- Agreement if financed by an employer (buyout agreement, documentation outlining company, and paid closing costs)
- Previous bankruptcy information including copies of petition for bankruptcy, discharge, and supporting schedule
- Documentation supporting moneys received from social security, retirement trust income through direct deposit bank statements, award letter, and evidence of income



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