

Pacific West Capital
Loan Application Checklist
686 W. 18th Street #C, Costa Mesa, CA 92627
Phone: 866-625-7283
Fax: 866-350-7334

- Copies of paystubs for last month and last 2 years W2s if you are an employee. If you receive Social Security benefits include SSA1099 and awards letter. If you receive a pension include the awards letter showing the annual/monthly amount received. Paystubs should be computer generated and show your YTD earnings. If self-employed, 2 years of income tax returns are required. (federal only) Additionally, income tax returns will be required when you own more than 25% of a corporation, if you own any rental properties, or if you have employee business expenses (form 2106)
- 2 most recent months bank statements for checking, savings, investment accounts, or 401k or other retirement plan. Include all pages for each account. Please include all pages of each statement.
- A copy of your most recent mortgage statements(s) for refinance transactions.
- If a purchase transaction, a complete copy of the executed purchase contract signed by all parties. Copies of all the Counter Offers signed by all parties. These may be faxed, however if they are not legible, we will need copies mailed in.
- If a purchase transaction, and you were previously renting, a copy of last 12 months cancelled rent checks. Also provide name, address, phone of landlord(s) for last 12 months.
- If a purchase transaction, and you recently sold your home, a copy of your final closing statement from the sale.
- Copy of any rental agreements for any investment properties if refinancing.
- A copy of your homeowners insurance policy declarations page. Provide agents name, address and telephone.
- If you are receiving or paying alimony or child support, a complete copy of your divorce decree if applicable.
- A complete copy of your bankruptcy filing and discharge paper if applicable.
- A letter of explanation regarding any derogatory credit issues if applicable.
- A copy of your state drivers license and social security cards.
- A copy of your green card if applicable.
- Payment for your Tri merged credit report in the amount of \$27 payable to Pacific West Capital. This is for single or married borrowers applying jointly. For two unrelated applicants two separate reports must be ordered and the fee is \$54. Payment can be made through paypal.com by logging into the website at <http://www.mortgagerefinancingpros.com>
- Payment for the appraisal, Typical appraisal fees range from \$350-450 and vary by region. Please complete lender's appraisal order form included with loan application.

Please note that we may require additional information in addition to the above items. Typically lenders condition for a few other additional items and we will advise you what those items are once your loan has been underwritten.