

# Upfront Information Needed

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- Last 30 days consecutive pay stubs (LES for military personnel). If you do not have your pay stubs, please obtain a signed letter from your personnel department stating your pay rate, hours, and year-to-date income.
- Last two years of W-2 Forms (and 1099's if applicable) covering all jobs during that time period.
- Copy of your last 2 years of Federal Tax Returns (all pages). Please sign the bottom of page 2 of your returns to certify that it is a true copy of the information you turned into the IRS. Corporation, S-Corp, or Partnership: Need the last 2 years Business Returns and K1's if applicable.
- If you currently own an investment property or a second home, we will need a complete copy of your last 2 years Federal Tax Returns (all pages). Please sign page 2 of the returns verifying that you are providing a true copy and a copy of current lease, mortgage statements, and homeowners insurance for each property.
- Bank statements covering the last 2 months for your checking, savings, and investment accounts (all pages, summary is not acceptable). Also provide the most recent retirement plan statement. Please provide a written explanation and supporting documentation for any large deposits of \$500 or more going into your bank accounts. No need to document your direct deposit pay if it clearly references your employer's name.
- Written explanation regarding any late payments listed on your credit report. If you have had a bankruptcy in the past, we will need a written explanation detailing what caused the bankruptcy and a full copy of the petition and discharge. If you don't have these documents, please check with the attorney that handled the procedure or you can call the National Records Administration at 1-215-305-2020 for instructions on how to request a copy.
- Please provide your landlord's name and number covering the last 2 years.
- VA Buyers: Copy of your DD214 (member copy 4) or original statement of service from your command.
- Photo ID (copy of the front and back).

Check or Credit Card made payable to Tidewater Mortgage Services, Inc. for appraisal fee.  
(Due once contract is ratified)

All loans are subject to credit approval.



**Tidewater Mortgage  
Services, Inc.**

[TidewaterMortgage.com](http://TidewaterMortgage.com)

NMLS #71158 / [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

