Important – Please Read

Below is a list of documentation AND information we will need from you to process your financing. Please collect the following required documentation AND information for each Borrower (All that are applicable), and fax, email, or mail all, attention Processing;

Income Documentation

1. 2 most recent W-2 forms (Last 2 years) **PLEASE NOTE:** If Self-Employed, please send 2 most recent Federal Tax Returns (Last 2 Years) with all W-2(s), 1099(s), K-1 Statement(s), ETC.
2. Pay stubs for the most recent 2 full months **PLEASE NOTE:** Most current pay stubs **REQUIRED**
3. Award letters for Pension, Retirement, Disability, or Social Security Income PLEASE NOTE: If you do not have copies of current award letters, please contact your Pension or Retirement Administrator or visit your local Social Security office and request copies.
4. 2 months most recent Bank/Asset statements (All Pages) from each account showing monthly deposits of Pension, Retirement, Disability, or Social Security Income
5. Your employer's Human Resource Directors or Manager's contact information (Name, Address, Phone, Email address). PLEASE NOTE: This is requested so First Pacific Financial can order a Verification of Employment (VOE). If your employer uses "3rd Party Vendor" (ie. Equifax, The Work Number), please provide "employer specific" instructions and/or credentials required to order VOE.

Down Payment/Asset Documentation

1. 2 months most recent Bank/Asset statements (All Pages) from each account used to fund Down Payment
2. 2 months most recent Bank/Asset statements (All Pages) from each account included in application

Gifted Down Payment Documentation

1. FROM GIFTOR: 2 months statements (All Pages) from each account used to fund Gift and signed Gift Letter
2. Gift Funds "Paper Trail" from Giftor account to Escrow for closing

Rental Reference

1. Current Landlord contact information (Name, Address, Phone, Email Address)

Property Insurance

1. **You will be required to have Homeowner's Insurance for your home.** We will need a quote initially and then evidence of this will be required prior to closing. We are happy to recommend Weibel Insurance agent Janet Macedo (209-848-3600, janet@weibelinsurance.com) who specializes in Homeowner's Insurance for mobile/manufactured homes. Of course, you are welcome to use the insurance company and agent, of your choice.
2. Insurance Agent name, Company, phone #, address, and email address

Personal Identification Documentation

1. Clear color copies of Driver's License and Social Security Card (Front & Back)- NOTE: The clearer, the better

PLEASE NOTE: We will need additional and/or updated documents as we progress through the loan process. Please, send copies of Pay Stubs and Bank/Asset Statements, as you receive them, until your loan is funded. We will notify you promptly as we become aware of any additional needs. We would appreciate it if you could respond promptly to this and any future requests for further information. **Your help will contribute to a successful closing.**

If you have any questions or needs, **WE ARE READY TO HELP!** Please feel free to contact our team by e-mail or phone at 800-460-0019.

Auriel Pineda, Processor	Borrower Documents Review	auriel@firstpacificloans.com / Extension 107
Jeremy Evans, Processor	Purchase Contracts / Titling	jeremy@firstpacificloans.com / Extension 104
Michael Young, Processor	Applications & Pre-Contract	michael@firstpacificloans.com / Extension 103
Molly Johnston, Processing Mgr	Purchase Contracts / Titling	molly@firstpacificloans.com / Extension 102