



The Copeland Team

551 Creighton Road, Suite C102, Pensacola, FL 32504

Minimum Items to begin a Loan Application/Pre-Approval

If Employed:

1. 1 month of your most recent pay stubs (usually this is the last 2)
2. Most recent 2 years of W-2s
3. 2 year's FULL Tax Returns with ALL pages & schedules & signatures
4. Driver's license copies
5. Prequalification Form (see attached or call to have one emailed to you) ONLY if you did not complete the application online

If Self – Employed (this definition may vary, but it is typically anybody with a “job” that does NOT receive a W-2):

1. All of the above for Employed as applicable PLUS
2. Signed Year – To – Date Profit & Loss Statement if business owner
3. 2 year's FULL Business Tax Returns if applicable
4. Most recent 2 years of 1099s if applicable
5. Most recent 2 years of K-1s for ALL Partnerships if applicable

Other:

1. All of the above for Employed as applicable
2. Awards Letters for Social Security, Pension, Benefits, etc.
3. Court documents or Divorce Decree for Alimony (payments or receipt), child support, etc. if applicable
4. Bankruptcy/Foreclosure papers if applicable
5. Student Loan Documentation for deferment if applicable
6. DD214 and Certificate of Eligibility if applying for a VA loan

• BE PREPARED to provide your most recent bank statements for the last 2 months for the account(s) out of which your down payment will be drawn. Also include any additional account statements that you may need for qualification purposes. *We will need to verify the total amount needed for closing. Please note, for bank statements, we must have all pages of the statement if they are numbered, even if the pages are blank. The statement also needs to very clearly say your name, the bank's name, addresses for both, and give a transaction history for that period*

Email these items to copelandteam@americanmortgage.com OR Fax to 850.312.4613 (No Cover Sheet Needed)