

- Pay stubs for the last 30 days
- W-2 forms covering the last two years
- Signed federal tax return, last two years (both personal and business when applicable)
- Documentation for any other income sources
- Documentation of the source of your down payment: investment or savings account statements showing at least two months history of ownership. All pages even if blank.
- Documentation of name change (if recent)
- Proof of your identity (typically a drivers' license or non-driver ID card)
- Social security number (SSN)
- Home Owners Insurance Quote
- For existing home purchase, provide purchase agreement and all addendums (signed by all parties)
- Other documents may be required

DOCUMENTATION TIPS

- Vault Mortgage will accept legible pictures of single-page documents to use in processing of Conventional, FHA, USDA and VA loans. Examples are W-2's, paystubs and legible Driver's License.
- For the need of taking pictures of multi-page documents, we recommend the use of an app such as CamScanner, or any similar app. This app will allow you to take pictures of several pages and "batch" them into a single PDF and be uploaded into our system as a single file.
- Please keep in mind, all parts of the page(s) must be completely legible. Also, the full page must be visible/legible as no part of the page may be blocked or not visible from a flash, thumb, hand or other object. The page(s) cannot be cutoff on any side or edge.
- Documents are not just a formality. Your lender uses the info you provide to decide how much they are willing to lend you at what interest rate.
- If you are self-employed or have irregular or non-wage income, you may need additional documentation.
- To avoid delays, each document should be accurate, complete and the most recent version.
- Include every page of multi-page documents, even if they state "intentionally left blank."
- Documents printed online should display the full URL at the bottom of each page to validate the source.
- It is normal to have to update your loan application packet at least once during this process, so be organized and quick to respond.