

# Brian the Home Loan Guy

## **Full-Documentation Checklist for W-2 Employees ONLY**

1. Please provide a copy of your 2020 & 2021 W2's and/or 1099 tax stubs from **ALL Borrowers** who will be on the loan.
2. Please provide a copy of your 2020 & 2021 - 1040 Federal Tax Returns with **ALL Pages** and **ALL Schedules** from **ALL Borrowers** who will be on the loan.
3. Please provide a copy of your last 2 paystubs from **ALL Borrowers** who will be on the loan.
4. Please provide a copy of your most current account statements, with **ALL Pages in sequential order, example: (1,2,3,4,5, etc)**, for any accounts I have listed in the following, that you may have: **Checking, Savings, 401k, I.R.A, Stocks or Bonds, Pension or Retirement accounts.**
5. If a Borrower receives any type of Pension, Retirement, Social Security or Disability income I will need a copy of their 2022 Award Letters, with **ALL Pages**.
6. If applicable, please provide a copy of the most recent mortgage statement for **ALL Properties** owned.
7. If applicable, please provide a copy of the annual Homeowners Insurance Policy for **ALL Properties** owned.
8. If applicable, please provide a copy of the most recent statement HOA statement for **ALL Properties** owned.
9. Please provide a clear copy of a valid Driver's License from **ALL Borrowers** who will be on the loan.
10. Please advise if any of the applicants have been Divorced within the last 20 years. If so, please supply a complete copy of the Divorce Filing and Final Decree. Any Family, Child or Spousal Support must be declared.
11. Please advise if any of the applicants have had a prior Bankruptcy within the last 10 years? If so, please supply a complete copy of the Bankruptcy Filing and Discharge paperwork.

**Continue...**

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## **Full-Documentation Checklist for Self-Employed Borrowers ONLY**

1. Please provide a copy of your 2020 & 2021 W2's and/or 1099 tax stubs from **ALL Borrowers** who will be on the loan.
2. Please provide a copy of your 2020 & 2021 Personal and Business Tax Returns with **ALL Pages** and **ALL Schedules** from **ALL Borrowers** who will be on the loan.
3. Please provide a copy of your business license for the last 2 years and/or C.P.A. provided letter stating your C.P.A. has prepared your Federal Tax Returns for the last 2 years which has contained Self Employment income.
4. If applicable, please provide a copy of your last 2 paystubs from **ALL Borrowers** who will be on the loan.
5. Please provide a copy of your most current account statements, with **ALL Pages in sequential order, example: (1,2,3,4,5, etc)**, for any accounts I have listed in the following, that you may have: **Checking, Savings, 401k, I.R.A, Stocks or Bonds, Pension or Retirement accounts.**
6. If a Borrower receives any type of Pension, Retirement, Social Security or Disability income I will need a copy of their 2022 Award Letters, with **ALL Pages**.
7. If applicable, please provide a copy of the most recent mortgage statement for **ALL Properties** owned.
8. If applicable, please provide a copy of the annual Homeowners Insurance Policy for **ALL Properties** owned.
9. If applicable, please provide a copy of the most recent statement HOA statement for **ALL Properties** owned.
10. Please provide a clear copy of a valid Driver's License from **ALL Borrowers** who will be on the loan.
11. Please advise if any of the applicants have been Divorced within the last 20 years. If so, please supply a complete copy of the Divorce Filing and Final Decree. Any Family, Child or Spousal Support must be declared.
12. Please advise if any of the applicants have had a prior Bankruptcy within the last 10 years? If so, please supply a complete copy of the Bankruptcy Filing and Discharge paperwork.

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## **Documentation Checklist for No Income/No Employment/No Ratio Program**

1. Please provide a copy of your last 6 months of account statements, with **ALL Pages in sequential order, example: (1,2,3,4,5, etc)**, for any accounts I have listed in the following, that you may have: **Checking, Savings, 401k, I.R.A, Stocks or Bonds, Pension or Retirement accounts.**
2. If applicable, please provide a copy of the most recent mortgage statement for **the subject property ONLY.**
3. If applicable, please provide a copy of the annual Homeowners Insurance Policy for **the subject property ONLY.**
4. If applicable, please provide a copy of the most recent statement HOA statement for **the subject property ONLY.**
5. Please provide a clear copy of a valid Driver's License from **ALL Borrowers** who will be on the loan.

**Continue...**

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- Borrowers can apply online at: [www.brianthehomeloanguy.com](http://www.brianthehomeloanguy.com)

## Contact Information:

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