



## LIST OF ITEMS NEEDED TO COMPLETE YOUR REVERSE MORTGAGE

We strive to complete your loan in the most efficient manner possible. We ask that you gather copies of the requested items and return with your signed disclosures. If you can't make copies please send originals, we will make copies and return the originals.

### STANDARD DOCUMENTATION:

- Original Counseling Certificate Signed and Dated (All Pages)  
Addendum to Certificate of Counseling
- Homeowners insurance declarations page, or agents name and telephone number (Coverage 90 days past closing date)
- Clear Copy of Driver's License, state picture ID Birth Certificate or Passport.
- Clear Copy of Social Security cards, Social Security Awards Letter, Medicare Card, Current Pay Stub or W2 Form
- 3 Months of One Utility Bill (Cable, Gas, Electric or Water/Waste) One bill listed above showing current address
- HOA – Proof HOA is paid current (Copy of current statement)
- Mortgage Statement(s) or Coupon(s)

### ADDITIONAL DOCUMENTATION: (If Applicable )

- Solar Lease (All Pages) – lease must be approved
- Trust (All Pages/ All Amendments)
- POA – Power of Attorney
- Condo: Name/ Contact Information for HOA (Print out FHA approval for file)  
<https://entp.hud.gov/idapp/html/condlook.cfm>
- Property Survey (TX)
- Purchase Agreement
- Death Certificate (Original)
- Other: \_\_\_\_\_

### INCOME DOCUMENTATION:

#### Social Security Income:

- Most Recent SS Award Letter (benefit statement SSA-1099/1045)
- Most recent bank statement showing deposit of SS or Federal Tax Returns

#### Employment Income:

- Most recent 30 of paystubs showing year-to-date
- W-2 for last 2 years

#### 401K/IRA Income:

- Most recent statement
- Most recent bank statement showing receipt of income or 2 years tax returns

#### Pension Income:

- Most recent statements
- Most recent bank statements showing receipt of income from former employer or Copy of borrower's pension/retirement letter from former employer or Federal tax returns (reported on line 16a)

#### Annuity Income:

- Legal agreement and guarantee continuance for 3 years
- Bank statement or transaction history showing receipt

#### Rental Income:

- 2 years tax returns with all schedules

### ASSET DOCUMENTATION - To be submitted if short to close or using Dissipated Income to qualify

- 2 months complete bank statements\*\* or Most current IRA statement or Most current 401K statement

\*\*Bringing in money to close: Request the proof of funds (all pages), must be able to see bank info, clients information (name and address). All large deposits (over \$1,000) must be sourced with an LOE and the deposit check. This doesn't include any direct deposits that are labeled on bank statements.\*\*