

Pacific West Capital
Loan Application Checklist
2621 Harbor Blvd. #A2, Costa Mesa, CA 92626
Phone: 949-922-4200 Fax: 866-350-7334

- Copies of your paystub(s) for your last 1 month and last 2 years W2s if you are an employee. Paystubs should be computer generated and show your YTD earnings.
- If you receive Social Security benefits include SSA1099 and your annual awards letter. If you receive a pension include the awards letter showing the annual/monthly amount received.
- If self-employed, 2 years of personal income tax returns are required. (all pages of the federal return only including any statements), or if you have unreimbursed employee business expenses (form 2106), or if you have rental properties. Additionally, business income tax returns (federal) will be required when you own more than 25% of a corp., scorp, or partnership, (LLC). If this is the case, please include the operating agreement as well that shows the owners and division of ownership.
- 2 most recent months bank statements for checking, savings, investment accounts, or 401k or other retirement plan. Please include all pages for each account listed on the loan application.
- A copy of your most recent mortgage statements(s) for refinance transactions. If additional properties are owned, please provide a mortgage statement for each property to verify if taxes and insurance and included in monthly payment.
- If a purchase transaction, a complete copy of the executed purchase contract and escrow instructions signed by all parties. Copies of all the Counter Offers signed by all parties. These may be faxed, however if they are not legible, we will need copies mailed in.
- If a purchase transaction, and you were previously renting, a copy of last 12 months cancelled rent checks. Also provide name, address, phone of landlord(s) for last 12 months.
- If a purchase transaction, and you recently sold your home, a copy of your final closing statement from the sale.
- Copy of any rental agreements for any investment properties if refinancing or for boarder income.
- Copy of your homeowners insurance policy declarations page with agent contact information.
- If you are receiving or paying alimony or child support, a complete copy of your divorce decree
- A complete copy of your bankruptcy filing and discharge paper if applicable.
- A letter of explanation regarding any derogatory credit issues if applicable.
- A copy of your state drivers license and social security cards.
- A copy of your green card if applicable.
- VA Loans - Copy of Certificate of Eligibility
- Authorization for payment of appraisal and credit report. Typical appraisal fees range from \$425-550 and vary by region and appraisal type. Please complete enclosed credit card authorization

Please note that we may require additional information in addition to the above items. Typically lenders condition for a few other additional items and we will advise you what those items are once your loan has been underwritten.