

	Items Needed To Proceed	Borrower	Co-Borrower
*	Driver's License		
*	30 Days Paystubs		
*	2 years W-2s and 1099s (if applicable)		
*	2 years Tax Returns		
*	2 months bank statements		
*	2 year Housing History/Contacts		
*	Best Contact for HR		
*	Letter of explanation for derogatory credit		
*	Retirement account statement (if applicable)		

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