



DESERT CANYON MORTGAGE REQUIRED DOCUMENTATION LIST REFINANCE - W2 EMPLOYEE

Please provide the following at your earliest convenience:

- Complete online application using link provided by your Loan Officer
- Most recent two years of W2s
- Most recent 30+ days of paystubs
- Current mortgage statement for subject property
- Copy of driver's license(s)
- Current estimated credit score for each applicant
- List of all liability payments, including (but not limited to):
 - Minimum monthly credit card payment(s)
 - Monthly mortgage, auto, recreational, or personal loan payment(s)
 - Current balance of student loans

If applicable, please also provide the following documentation:

- Most recent HOA bill (if part of a homeowner's association)
- Current mortgage statement(s) (for any additional properties)
- Most recent two years of tax returns (if receiving rental income)