



AES LENDING
6131 Falls of Neuse Rd #101
Raleigh, NC 27609
(919) 526-0183

NMLS 153098

Document Checklist *For mortgage assistance*

To prepare for your discussion, please bring the documents listed below with you.

Important note: We'll need all documents in complete form before we can review your mortgage and situation for options that may help you decide which mortgage option is best for *your* financial situation. Please be sure to provide documentation and signatures for each borrower on the mortgage.

Documents to bring to your meeting

- Most recently filed and signed federal tax return with all schedules, including Schedule E-Supplemental Income and Loss
- Most recent statement for every Checking/Savings account, Money Market account, CD, bond, stock, IRA and 401K
- Most recent statement for every credit card/department store card, auto/student loan, other mortgages/liens and any other debt obligations
- List of ALL household expenses per month (actual expense monthly statement would be beneficial)
- For each salaried borrower:** Copies of two recent paystubs, not more than 90 days old and most recent W-2s
- For each self-employed borrower:** Most recent quarterly or year-to-date profit/loss statement reflecting business name, gross/net income and business expenses, complete tax return with all schedules, and three months of business bank statements.
- For each borrower with income such as Social Security, disability or death benefits, pension, adoption assistance, public assistance, food stamps, or unemployment:**
 - Benefits statement or Award Letter from provider stating amount, frequency and duration of the benefit, and three most recent bank statements showing receipt of such payment
- For each borrower relying on alimony or child support as qualifying income:*** Divorce or other court decree, or separation agreement or other written agreement filed with the court stating amount and period of time it will be received, and three most recent bank statements showing receipt of such payment
- For borrowers relying on rental income:** Current lease agreement(s) in its entirety, signed and dated, and three months of bank statements showing deposit of payment or cancelled checks showing receipt of payment.

*Alimony, child support or separation maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered for repaying the loan or for loss mitigation review of the loan.