



## Important – Please Read

Thank you very much for choosing First Pacific Financial and for giving us the opportunity to serve your financing needs.

Below is a list of basic documentation we will need from you to process your financing. Please fax, email, or mail to Processors, Stephaine Coyle or Donna McVicker, **the following required documentation for each Borrower (All that are applicable);**

### Income Documentation

1. 2 most recent W-2 forms (Last 2 years) **PLEASE NOTE:** If Self-Employed, Please send 2 most recent Federal Tax Returns (Last 2 Years) with all W-2(s), 1099(s), K-1 Statement(s), ETC.
2. Pay stubs for the most recent 2 full months **PLEASE NOTE:** Most current pay stubs **REQUIRED**
3. Award letters for Pension, Retirement, Disability, or Social Security Income **PLEASE NOTE:** If you do not have copies of current award letters, please contact your Pension or Retirement Administrator or visit your local Social Security office and request copies.
4. 2 months most recent Bank/Asset statements (All Pages) from each account showing monthly deposits of Pension, Retirement, Disability, or Social Security Income

### Down Payment/Asset Documentation

1. 2 months most recent Bank/Asset statements (All Pages) from each account used to fund Down Payment
2. 2 months most recent Bank/Asset statements (All Pages) from each account included in application

### Gifted Down Payment Documentation

1. **FROM GIFTOR:** 2 months statements (All Pages) from each account used to fund Gift
2. Gift Funds "Paper Trail" from Giftor account to Escrow for closing
3. Gift Letter (First Pacific Financial can provide Gift Letter to be signed by Giftor and Borrower(s))

### Property Insurance

1. **You will be required to have Homeowner's Insurance for your home.** We will need a quote initially and then evidence of this will be required prior to closing. We are happy to recommend Farmer's agent Effie Lightsey (530-244-8496, [elightsey@farmersagent.com](mailto:elightsey@farmersagent.com)) who specializes in Homeowner's Insurance for mobile/manufactured homes. Of course, you are welcome to use the insurance company and agent, of your choice.
2. Insurance Agent name, Company, phone #, address, and email address

### Personal Identification Documentation

1. Clear copies of Driver's License and Social Security Card - NOTE: The clearer, the better

**PLEASE NOTE: We will need additional and/or updated documents** as we progress through the loan process. Please, send copies of Pay Stubs and Bank/Asset Statements, as you receive them, until your loan is funded. We will notify you promptly as we become aware of any additional needs. We would appreciate it if you could respond promptly to this and any future requests for further information. **Your help will contribute to a successful closing.**

If you have any questions or needs, please contact Stephaine Coyle, Donna McVicker, or me at the numbers below or by e-mail, Stephaine – [steph@firstpacificloans.com](mailto:steph@firstpacificloans.com), Donna – [donna@firstpacificloans.com](mailto:donna@firstpacificloans.com), Christy - [christy@firstpacificloans.com](mailto:christy@firstpacificloans.com).

Sincerely,

**Christy Snow, Broker**

**First Pacific Financial**

[christy@firstpacificloans.com](mailto:christy@firstpacificloans.com)

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