

# MORTGAGE CHECKLIST FOR FOREIGN NATIONALS

Thank you for choosing Vantage Bank Texas to assist you with your new mortgage! To process it as soon as possible, we suggest you send the following documentation directly to your mortgage loan officer.

## REQUIRED DOCUMENTS:

- ✓ Most recent two (2) years W-2 forms for each loan applicant
- ✓ Most recent two (2) years personal income tax returns
- ✓ Most recent two (2) years business income tax returns (all schedules, K-1s), if applicable
- ✓ Most recent pay stubs for the past 30 days, for all jobs held by each loan applicant
- ✓ Most recent two (2) months bank statements, showing all pages for all accounts
- ✓ Copy of photo IDs (passport, Visa, etc.)
- ✓ Credit report for each loan applicant (from native country)
- ✓ If loan applicant does not have 3 lines of credit on their credit report, we will require 3 letters of recommendation from their bank and/or any other financial company.
- ✓ Copy of a utility bill to verify loan applicant's address



[www.vantage.bank](http://www.vantage.bank)

Vantage NMLS#858738

MEMBER FDIC |  EQUAL HOUSING LENDER

NOTE: Other documentation requirements may apply.  
All loans subject to credit approval.