

# Integrity First Financial Group

## *A Direct Mortgage Lender*

“Integrity First strives for transparency in mortgage lending!” San Diego Business Journal



## The IFFG loan document check list

### Personal Information

- Disclosures, completed and signed
- Copy of Driver's License for all borrowers
- Lease agreements for Rental Properties

### Verification of Income

- W-2 and 1099 forms for the past two years
- Tax returns (1040) with all schedules for the past two years
- Pay stubs for the past 30 days
- Additional Income
  - Social Security awards letter, pensions, veteran's benefits, alimony, child support, etc.

### Assets & Debts

- Bank account statements for the previous 2-3 months for all accounts
- Checking, savings, 401K, IRA, stocks, bonds, etc.
- Mortgage statements (for existing mortgages, Property tax bills, Hazard Insurance Declaration page
- NOTE: If you have funds to bring in at the close of escrow, they will need to be verified.

### If self-employed, also submit:

- K1's for the last 2 years
- Business Tax Returns for the past 2 years (all pages)

## Working with IFFG

- We put YOU first. We are committed to getting every client the best possible deal every single time
- IFFG offers some of the most competitive rates in the Nation! We are proud to have been featured repeatedly in *Wall Street Journal* for our low rates
- Fast and efficient, we close most of our loans in 30 days or less
- We are a Certified Upfront Mortgage Lender which means we provide accurate rate and closing cost quotes right from the get-go
- We offer a variety of loans. IFFG will find you the loan that is right for you. We work with both conventional and FHA loans to get you the loan that meets your unique needs



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Question please email [info@iffghomeloans.com](mailto:info@iffghomeloans.com) or call (888) 467-3075

**Integrity First Financial Group**  
6333 Greenwich Drive, Suite 280 SD CA 92122