

# Documents Needed at Loan Application

## All Borrowers

- ☐ Copies of W-2's for the last two years
- ☐ Copies of paycheck stubs for the last 30 days (most current)
- ☐ Copies of checking and saving account statements for last 3 months (all pages)
- ☐ Copies of quarterly or semi-annual statements for checking, savings, IRA's, CD's, money market fund, stock, 401k, profit sharing, etc.
- ☐ Income Tax Forms
- ☐ Copy of sales contract when ratified
- ☐ Employment history for the last two years (address any gaps of employment)
- ☐ Residency history over the last two years, with name, phone number, address and account number of Land or Mortgage Company
- ☐ Rental property copies of leases plus mortgage information
- ☐ Canceled earnest money check when it clears or corresponding bank statement, if applicable
- ☐ Commissioned or bonused income — if 25% or more of base, must have 2 year tax returns
- ☐ Check for the expense of appraisal and credit report
- ☐ Refinance Copy of Note, Deed of Trust, Settlement Statement, Survey, and Insurance information
- ☐ Any assets used for down payment, closing cost, and cash reserves must be documented by a paper trail
- ☐ If paid off mortgage in the last 2 years, need copies of HUD1
- ☐ Copy of driver license for applicant and co-applicants

## Self-Employed Borrowers

- ☐ Copies of most recent 2 years tax returns (with all schedules including K-1's, if applicable)
- ☐ Copy of current profit & loss statement and balance sheet
- ☐ Copy of corporate/partnership tax returns for most recent 2 year period if owning 25% or more of company — copies of W-2's and/or 1099 forms

## Documents Which May Be Required

- ☐ Relocation Agreement if move is financed by employer (i.e. buyout agreement plus documentation outlining company paid closing costs benefits).
- ☐ Previous bankruptcy, need copies of petition for bankruptcy and discharge, including supporting schedules
- ☐ Divorce Decree if applicable
- ☐ Documentation supporting moneys received from social security/retirement trust income, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least 3 years

## Documents Needed For FHA/VA Loans

- ☐ FHA: Copy of social security card and drivers license for each applicant and co-applicants
- ☐ VA: Original Certificate of Eligibility and copy of DD214 Discharge Paper; name and address of nearest living relative; and, Child Care information



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