

Loan Documentation Check List

We will need the following documentation to process your home loan application and proceed with your loan.

Income Documentation

- Paycheck stubs for the most recent 60 days
- Last two years' Federal Tax Returns including all schedules, W2s, 1099-R form
- SSI awards letters and two years' 1099s, if retired
- If self-employed: two years' personal and business tax returns and YTD profit/loss statement, K-1 form
- Divorce decree or separation agreement, if applicable. If you pay child support or alimony: child support info, copy of divorce decree and/or separation agreement verifying how much you pay/receive each month.

Credit Documentation

- Copies of all bankruptcy discharge papers
- Any disputes, collections, or life events we need to address

Asset Documentation

- Two most recent, consecutive checking and/or savings and investment account statements, **including all pages even if they are blank** (please note that all miscellaneous deposits may have to be sourced, as well as any deposits made after you submit your statements)
- Paper trail of gift funds for cash to close

Miscellaneous Documentation

- Copy of signed real estate contract and any counter-proposals and addendums
- If you've recently sold your previous home: settlement statement from sale of home
- Copy of earnest money check and proof of clearing on bank statement
- Enlarged and clear copy of Driver License or US Alien Registration card (front & back)
- Copy of Form DD 214 if applying for VA loan

Debt monitoring: During the loan process, we will be monitoring your debt as required by new government regulations. Please communicate any events that may generate a credit inquiry or change in credit status (new debt, late payments, balance payoffs, etc).

All items can be scanned and faxed. Please let us know if you have any questions. We look forward to assisting you with your financing.

Ticket #2013110710000914



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