

Loan Application Checklist

In General, the documentation you will need included:

Property Information (if you already have a contract on a house)

- Purchase Agreement, Fully executed
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Income & Assets

- Pay stubs for the last 30 days

For the past 2 years:

- Names and addresses of each employer
- w-2s
- Two most recent statements for each bank, mutual fund, and/or investment account

If you own more than 25% of a business:

- Corporate or partnership tax returns for the last two years

If self-employed:

- Tax returns for the last two years (with all schedules)
- Copy of General Excise Tax License

If you own rental property:

- Tax returns for the last two years and current rental agreements

If you are retired:

- Pension or Annuity/Retirement Award Letter

If you receive Social Security:

- Social Security Award Letter

If you are counting child support as income:

- Copy of divorce statement

- Last two months of check stubs
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Debts

- Explanation of credit report anomalies, including:
 - Late payments, credit inquiries in the last 90 days, charge-offs, collections, judgments and/or liens.
 - Bankruptcy filed within last seven years (bring a copy of your complete bankruptcy papers)
- Release of any judgments and/or liens, eg. child support, tax lien

VA Loans

- Copy of DD Form 214, Report of Separation
 - Certificate of Eligibility or a Request for Certificate of Eligibility
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Miscellaneous

- Photo ID and proof of Social Security number
- Residence addresses for the past two years
- If applicable, a copy of your divorce decree
- If you are not a citizen, a copy of the front and back of your green card
- Homeowner's insurance Declarations page
- Copy of current mortgage coupon/statement for all mortgages
- Check for appraisal fee

**We want to provide you with the most accurate pre-approval possible.
The above items will help us determine the loan program to best fit your needs.**

Need copies made! We will be happy to make them for you.