

# LOAN DOCUMENTATION CHECKLIST

*Not all items will apply to your situation*

## EMPLOYMENT/INCOME

- Pay stubs for the most recent 30 days available
- W-2's and or 1099's for the previous two years
- Federal tax returns for the previous two years. All pages and schedules must be included
- If self-employed, provide all pages and schedules of last two years' business tax returns and corporate K-1's
- Proof of additional income, such as Social Security benefits, child support, or alimony (if applicable)

## ASSETS

- Provide ALL pages of the 2 most recent months' statements for all accounts; including all checking, savings, stocks, IRA, 401k, etc. The statements must show your name, account number and the name of the banking institution. Any non-payroll deposits will have to be explained and documented.
- If funds to close will come from a gift, complete the gift letter (will be provided to you) and provide the following:
  - From the donor - bank statements showing the funds in the donor's account and a copy of the check from the donor's account
  - From you - a copy of the deposit slip showing the gift check deposited into your account
- If funds to close are from sale of home
  - Estimated closing statement showing anticipated proceeds
  - Copy of final closing statement and deposit slip showing proceeds deposited into bank account

## CREDIT / IDENTIFICATION/ ELIGIBILITY

- Copy of driver's license or other photo I.D.
- Copy of divorce decree
- Copy of bankruptcy papers, including all schedules and discharge, and credit explanation letter for reason for bankruptcy Letter of explanation on any late payments, collections, charge off's or derogatory credit
- Letter of explanation for all recent credit inquiries
- If VA, DD214 if not active duty or Statement of service if active duty

## PROPERTY

- Select your insurance agent and provide agent's name, address, and phone number
- If refinance, or if you will be retaining your current home or own other property
  - Current mortgage statement(s)
  - Copy of insurance declaration page(s)
- If you're currently renting, provide your Landlord's name, phone number and address. 12 months cancelled rent checks will be necessary for private landlords.
- If you live with a family member, letter stating you live rent-free



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