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. State returns NOT needed
- If self-employed, provide all pages and schedules of last two years' business tax returns and corporate K-1's
- Award letter for Pension or Social Security benefits
- Proof of additional income, such as child support, or alimony if being used for qualification.

ASSETS

- Provide **ALL** pages of the 2 most recent monthly 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 OR
  - Copy of final closing statement and deposit slip showing proceeds deposited into bank account

IDENTIFICATION/ ELIGIBILITY / CREDIT

- Copy of driver's license or other photo I.D.
- Copy of Permanent Resident Alien Card, Employment Authorization Card or Visa if not a US Citizen
- For VA loans: Statement of Service if active duty or DD214 if retired or no longer active duty
- 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

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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EQUAL HOUSING OPPORTUNITY

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