

Loan Application Checklist

In general, the documentation you will need includes:

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

- Purchase Agreement. (Signed by all applicable parties)
 - If you are selling your current home, copy of listing contract.
 - If you have sold your current home, copy of settlement statement (HUD-1).
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Income & Assets

- Paycheck stubs for the last 30 days.
 - OR, if you do not receive a standard paystub, please include one of the any that may apply:
 - Social Security Award Letter
 - Pension Award Letter
 - Child Support payment documentation
 - Previous Income Information (2 years history needed)
 - W-2s (all), or Federal Tax Returns (all schedules) if you are self-employed or own rental property
 - Current Bank Statements for each account spanning 60 consecutive days. (online print-out is fine as long as account holder's name and full account number is listed)
 - 401K, Stock, Annuity, IRA, etc. Provide copy of most recent statement. (online print-out is fine as long as account holder's name and full account number is listed)
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Debts

- Explanation of credit report anomalies, including:
 - Late payments, charge-offs, collections, judgments and/or liens.
 - Bankruptcy filed within last seven years (bring documentation).
 - Foreclosure within the last seven years (bring documentation)
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VA Loans

- Copy of DD Form 214, Report of Separation.

Miscellaneous

- Photo ID(s)
- Residence address(es) for the past two years.
- Divorce decree, if applicable
- If you are not a citizen, a copy of the front and back of your green card.
- Address(es), Current approximate value, and Current mortgage balance on any other properties that you own.
- Name and contact info of your Homeowner's Insurance agent, if applicable