

# LOAN APPLICATION CHECKLIST

Please provide original documents

- Borrower address(es) for the last two full years:
  - Include name, address and telephone numbers of all landlords.
  - Include name, address and account numbers of all mortgage lenders.
  
- Borrower's social security numbers.
  
- Borrowers home and business numbers.
  
- Employer(s) name and address for last two years and current gross salary:
  - Include pay stubs for the last thirty days (if you are paid twice monthly, the last two pay stubs; if paid weekly, the last four; etc.).
  - Include W-2 from the last two years.
  - Include last two signed tax returns, a current profit and loss statement and a Year to Date balance sheet if self employed. Income tax returns if you have commission, investment or rental income.
  - Include a recorded divorce decree if disclosing child support or alimony income. Provide Proof of payments for the previous twelve months (i.e. cancelled checks or bank statements or court payment records signed by the court).
  
- If a VA loan, corticated of eligibility and DD214.
  
- List all assets. Provide name, address, and account number(s), and account balance for each financial institution you have accounts with:
  - Include previous three months bank statements. Explanations are required for any major deposits other than income; supporting documentation will be needed.
  
- List all debts. Provide name, address, account number, balance and payment for all creditors. Include any loans you have co-signed on, even if you do not make the payments.
  
- List all real estate owned. Provide names of mortgage holders, account numbers, monthly payment (include taxes and insurance) and outstanding balance:
  - Include copies of current leases if disclosing rental income.
  - Include copy of HUD-1 settlement statement if down payment or closing funds are from the sale of a previous home.
  
- If refinancing, provide HUD-1 settlement statement, survey warranty deed and title insurance policy.
  
- Original sales contract signed by all parties. Include names and phone numbers of all real estate agents
  
- Check for appraisal, credit report and flood certification.