



LOAN APPLICATION CHECKLIST

1

IDENTIFYING INFORMATION

Copy of your Driver License, Social Security card and/or Green Card

2

YOUR PLACE OF RESIDENCE

If you rent::

1. Name, address and # of your current landlord

2. Amount of your current rent \$ _____

If you own, see below under mortgage statements etc.

3

YOUR EMPLOYMENT INFORMATION

- Name & addresses of your employers for the last two years including start and end dates
- Contact # to verify your employment - or Work # and code _____
- A copy of your last 2 years w-2s (Even if you don't work there anymore)
- A copy of your **FEDERAL** tax returns for the last two years - all pages

4

SELF EMPLOYED:

- Complete copies of the last 2 year's business and personal tax returns & K-1's if applicable
- Year to date Profit & Loss Statement (not audited)
- Copy of business license and/or CPA letter stating how long you have been self-employed



5

CHILD SUPPORT OR ALIMONY

If receiving for income - Evidence of receipt - 6 months canceled checks and/or bank statements showing payment history

A copy of your divorce decree and/or settlement agreement documenting any financial obligations to previous marriage (or lack of obligation)

6

SOCIAL SECURITY/ PENSION INCOME

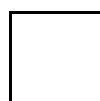
Copies of recent award letter (can be obtained from the social security/pension websites)

Copy of the most recent checks received and deposited or bank statements showing automatic deposit

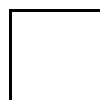


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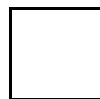
ASSETS



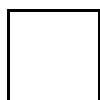
Copies of ALL PAGES of the last two monthly statements for your checking, savings and investment accounts - HINT... sign up for ACCOUNT CHECK TO DIGITALLY VERIFY



Copies of the last Quarterly statements for 401k or IRA's



Copy of the Custodial agreement of your retirement accounts showing the terms and conditions for withdrawal - If this account is being used for closing OR reserves



Large deposits and transfers or Gifts need to be fully documented - Refer to the Gift section for instructions



Don't Co-mingle funds with other accounts!

Try to keep all house funds in 1 separate account for 2 months before your purchase





8

CREDIT INFORMATION

Copies of any bankruptcy papers including the discharge of debtor and list of creditors

A written credit explanation for any recent inquiries or delinquencies may be required

9

INFORMATION ON ANY HOMES YOU OWN

A copy of an executed sales contract if selling or lease agreement if renting it out.

Copies of the following for any properties

- Mortgage Statements
- Tax Bills
- Homeowners Ins
- HOA bills
- Solar Contracts -If refinancing



VETERANS FOR VA LOANS

Copy of your discharge papers showing an honorable discharge (DD214) OR proof of active duty

Original Certificate of Eligibility

Proof 100% Disabled - If Applicable



VA Documents can be obtained online



GIFT INSTRUCTIONS

If receiving a gift from a relative for the down payment or closing costs, Please discuss this as soon as possible!!



- Fully executed gift letter from a family member or domestic partner.
- Donors ability to give the gift. A copy of the bank statement showing where the funds will be coming from or wire transfer
- Transfer from Donor to Buyer via wire or bank statements tracing withdrawal and deposit