

## LOAN APPLICATION CHECKLIST

- Picture ID with full name, address, phone numbers, birth date, social security number of all borrowers
- Residence history for two years. Renters provide rent payment, owners provide mortgage, insurance and tax figures for primary residence and all other properties owned.
- Employment history for the past two years, including names, address, phone numbers, your title and length of time with company.
- Copies of your most recent pay stubs and W-2 forms (past two years).
- Verification of other income (social security, child support, retirement).
- If self-employed, you need copies of the past two years signed tax returns including all schedules, and a signed profit and loss statement of the current year. Retirees need tax returns for the past two years.
- If you have rental property income, bring a copy of all lease agreements.
- Copies of all bank and credit union statements for the past three months.
- Copies of all stock/bond certificates and/or the past three statements from all investment and retirement accounts.
- Face amount, monthly premiums and cash values of all life insurance policies. (Cash value may be used for closing costs or down payments. You need documentation from the carrier indicating cash value.
- Credit cards (account numbers, current balances, and monthly payments).
- Installment loans (car, student, etc.). Same details as for credit cards.
- Mortgage loan (property address, lender with address, account numbers, monthly payment and balance owed on all properties presently owned or sold within the last two years). Bring proof of sale of properties sold.
- Child care expense/support (name, address, phone number)
- If you move money among accounts, you must provide all accounts even if you're only using one account for the down payment. Must have a paper trail for deposits and withdrawals.
- If you're receiving gift funds your lender will require all donors and receivers to sign a gift letter verifying the gift is not a loan. Donor's accounts may have to be supplied to lender for verification of ability to gift funds.
- Bankruptcy – bring discharge and schedule of creditors.
- Adverse credit – bring letters of explanation.
- Divorce – bring Divorce Decrees, property settlements, quit claim deeds, modifications, etc., for all divorces by yourself or your spouse.
- VA only – bring Form DD214 and Certificate of Eligibility.
- Retirees – bring retirement and/or Social Security Award Letter.

**Your specific lender may require additional documentation  
Please consult your lender for more information**