



Items Needed For Loan Application

Simply just check off what applies to you and take items to your loan officer

Address history for 2 years

Employment history for 2 years

***Information needed: Employer name, address, phone, position held, and monthly income**

Copy of Driver's License

Last 2 years W-2's – 2016 & 2017

6 Social Security Income or Pension: 2016 and 2017 1099's

Most current 30 days' worth of paystubs

***Paystub needs to show: Employer name, your name, and YTD income**

2016 & 2017 Federal Tax Returns

***Make sure you include all pages and ensure that page 2 of the 1040's are signed.**

Self-Employed: all pages of 2016 and 2017 personal & business returns

Proof of Taxes and Homeowners Insurance on ALL properties that you currently own either financed and those owned free and clear.

***If you escrow, provide a current mortgage statement.**

Most recent 60 days bank statements for savings, checking, investments, including 401k, IRA

***We need ALL pages, even if the last few pages don't have acct info. Online history is not acceptable. If you have any large deposits/transfers \$1000 or over we need to source these deposits. Provide a copy of the item/statement deposited/transferred, unless they are payroll direct deposits.**

Copy of the Earnest Money Deposit check and the Due Diligence check, if applicable. We will also need proof it cleared your account. Please provide the actual statement showing that cleared, ensuring no gaps from the bank statements already provided.

Contact information for Employer(s) HR or Payroll for verification of employment

Contact information for your landlord

Name/Number of the insurance rep you would like to use (refinance, provide current insurance rep).

Name address and phone number of attorney or closing agency you prefer to use.

***If no preference, ask your real estate agent**

Refinances Only: Copy of deed, mortgage note, and HUD 1/Settlement Statement

If you have any questions or are not sure you have collected to appropriate documentation, please give us a call!