



DOCUMENTATION NEEDED FOR LOAN APPLICATION

All Loan Applications

- ?? Copy of Purchase Contract with all addendums signed by all buyers and sellers.
- ?? Original pay stub (s) covering the last 30 days for all applicants.
- ?? Original W-2 forms for the last two years for each applicant.
- ?? Original bank statements for the past three months for all checking and savings accounts.
- ?? Original investment account statements for the past three months, if applicable.
- ?? Name, address and phone number of landlord if you are currently renting or have rented in the past 24 months.
- ?? Last twelve months canceled mortgage payment/rent checks.
- ?? A check for payment of the Application Fee.
- ?? Verification of source of funds to close.

If You Are for a FHA Loan

- ?? Verification of social security number (pay stubs, drivers license, etc.).
- ?? Lead-Based Paint Notification if the house was built before 1978.

If You Are Applying for a VA Loan

- ?? VA Certificate of Eligibility
- ?? Form DD-214 or, for in-service veterans, Statement of Service.
- ?? Most recent Leave and Earning Statement for in-service veterans.
- ?? Name and address of child care provider, if applicable.

If You Are Self-Employed or Have Commission Income

- ?? Copies of your last two years **complete** personal and corporate (if applicable) **signed** income tax returns.
- ?? Year-to-date Profit and Loss Statement.



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If You Have Been Divorced

- ?? Complete signed copy of all divorce decrees including any stipulations or modifications.
- ?? Proof of receipt of child support payment for the last 12 months if using this income to qualify.

If You Have Declared Bankruptcy in the Last 7 Years

- ?? Copy of Petition Decree, Schedule of Creditors and copy of Discharge.
- ?? A letter of explanation of why you filed for bankruptcy.

Miscellaneous Items

- ?? A copy of your diploma if you have graduated from school during the last 2 years.
- ?? A letter of explanation if gap in employment during the past 2 years (gaps of 1 month or more)
- ?? A copy of the signed HUD-1 Settlement Statement indicating proceeds if present home has been sold.
- ?? A copy of current lease and copies of last 2 years complete/signed federal income tax returns for rental property.
- ?? The donor's name, relationship and source if funds are needed if receiving gift for part of the down-payment.
- ?? A copy of the company's relocation policy for corporate sponsored relocations.
- ?? Letter of explanation for any credit problems.