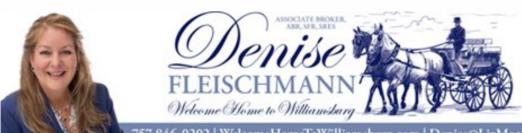
LOAN APPLICATION CHECKLIST

Home Buying Made Easy. From Pre-Approval to the Closing Table!



Valid Driver's License or Military ID	Sales Contract - legible copy	
Addresses for rental or mortgage history for past 2 years	Closing attorney name and number	
Name, address and phone number of all landlords for past 2 years (if applicable)	Homeowners insurance information	
for past 2 years (if applicable) Name, address and phone number of employers for past 2 years (include dates and explain gaps)	 Check or credit card for credit report and appraisal Copies of separation/divorce decree All foreclosure papers including letter of explanation if applicable 	
All pay stubs for the most recent 30-day period		
Signed personal tax returns for past 2 years		
W-2's for past 2 years	All bankruptcy papers including discharge	
If Self-Employed: Signed personal tax returns, corporate or partnership returns including YTD P/L statements, balance sheets, K-1 and 1099's for the past 2 years	and letter of explanation if applicable	
Statements for bank, investment and/or retirement accounts (all pages) for past 2 months *explain all deposits that are not normal direct deposit payroll	REFINANCE	
	Copy of current mortgage statement	
	Copy of current survey if you have one	
If Self-Employed: All business bank statements for past 3 months	Copy of Homeowners Policy (Declaration Page)	
VA Loan Applicants: Statement of Service from your Command or copy of your DD-214, Member Copy 4, so we can order your Certificate of Eligibility	Subordination; Second Mortgage (if applicable)	
	Copy of Deed	
Verification of other income-child support, alimony, retirement, or social security awards letter	Copy of Title Policy	





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