

# Loan Application CHECKLIST

**PLEASE DO NOT STAPLE DOCUMENTS**

**ADDITIONAL INFORMATION MAY BE REQUIRED TO MEET UNDERWRITING GUIDELINES**

- Copy of purchase contract, signed by all parties if this is a purchase transaction
- Copies of your past two years W2 and/or 1099 forms
- Copies of your most recent pay stubs covering 1 full month of pay
- Copies of your two (2) most recent statements or quarterly statements of all bank accounts, investments accounts and retirement accounts, listing all assets for loan approval. Account owner's name, bank name, account number and all pages must be included.
- Copy of Driver's License (or valid ID)
- If you are self-employed or own 25% or more of any company, copies of tax returns, S Corporation returns and/or Form 1065 (K-1) for partnerships, as well as your personal returns for the past two years. A year-to-date profit and loss and balance sheet signed by you or your accountant may also be required.
- If you receive income from rental properties, copies of your past two years Federal tax returns are required. All schedules must be included
- If you are retired and receive income from Social Security and/or pensions, please forward a copy of your most recent Social Security Awards Letter and a copy of your retirement awards letter or some other documentation to include name and address of provider
- Signed Credit Authorization

## INFORMATION NEEDED ON ALL PROPERTIES OWNED

- Copy of most recent mortgage statement
- Copy of most recent homeowner's insurance declaration page
- Copy of property tax tickets