

LOAN APPLICATION CHECKLIST

The **marked** items are required to begin your loan, however, the lender may request more as the loan progresses.

ANY DELAYS IN RECEIVING THE LISTED DOCUMENTS CAN SIGNIFICANTLY IMPACT THE CLOSING DATE.

PLEASE CALL US IMMEDIATELY WITH QUESTIONS.

NOTE: All pages of the listed documents are required. This includes even the blank pages.

Required To Submit To Lender

- Driver's License
- Social Security Card
- 2 Years W2s
- 30 Days Paystubs
- 2 Years Most Recent Tax Returns (must be signed)
- 2 Months Actual Bank Statements (proof of all deposits that are not payroll)
- Debit Card For Appraisal Payment (this will be deducted from your closing costs)
- DD214 (for veteran affairs loan)
- Contract Signed By All Parties (Realtor)

Other Properties Owned

- Taxes
- Insurance
- Mortgage (if making payments)
- Lien Search (if paid-off)

If you have an accepted offer please be prepared to provide some/all of the below documents. Your loan officer will call you to discuss which items will be requested from the lender during the loan process.

Items Often Requested From The Lender

- Investment / Retirement (401K, stocks, bonds)
- Divorce Decree / Marriage Settlement Agreement
- Child Support / Alimony Documents
- 3 Months Bank Statements (or child support account statement if using child support as income showing funds received)
- 2 Bankruptcy Petition And Discharge
- Judgement Documentation (proof of payment plan)
- Business Tax Returns And K1s
- Documenting Ownership In A Business
- Social Security / Pension Award Letter
- 2 Years 1099 For Social Security Benefits
- 3 Months Bank Statements Showing Social Security / Pension Income Received
- Copy Of Pest Inspection (for va loans)
- Copy Of Well & Septic Map And Water Test: E. Coli, Nitrates, Nitrites, Coliform, Lead (USDA)
- Amendatory Clause Signed By All Parties; Realtors, Sellers/s, & Borrower
- Copy Of Earnest Money Deposit (EMD) Check (Front & Back)
- Printout Of Bank Statement Showing EMD Cleared
- Gift Letter
- Copy Of Gift Check
- Bank Statement From Donor & Borrower Showing Gift Monies Withdrawn & Deposited