

STANDARD LOAN APPLICATION DOCUMENTS



INCOME:

If employed:

- Names, addresses and phone numbers for all employers for the last two years.
- Copy of most recent 30 days of pay stubs.
- W-2's and tax returns for the last two years.

If self-employed:

- Last 2 years' personal tax returns including all schedules and W-2's.
- If you own 25% or more in a partnership or corporations, business returns in addition to your personal returns.

MISCELLANEOUS INCOME:

- Copies of 1099's, income stubs, award letters for Social Security and retirement income.
- If relying on income or have obligations as a result of child support or alimony, the complete divorce decree and property settlement agreement.
- Lease agreements, copy of tax bills, insurance dec pages for all rental properties owned.

ASSETS:

- Copy of last two bank & asset statements (all pages).
- Copies of any stocks, mutual funds, CD's and 401k statements.
- Knowledge of the value of your personal property, including household goods and personal property, autos, life insurance or miscellaneous assets.
- Copy of Earnest money check and evidence it has cleared your bank account.

CURRENT OBLIGATIONS:

- Required monthly payments and balance on any obligation that you currently have.

MISCELLANEOUS ITEMS:

- If refinancing, Copy of Owner's Title Policy and your existing survey.
- Copy of HUD-1 Settlement Statement on recently sold home.
- Divorce decree/property settlement agreement: only if relying on income or have obligations for qualification purposes.
- Copy of Bankruptcy papers – petition, discharge, and detailed information.
- Copy of fully executed sales contract.
- Copy of your driver's license.
- Landlord's name, address, and phone number.

Every situation is different and additional documentation may be required.