

Application Checklist

Loan Number: _____ Loan Number: _____
Borrower: _____ Loan Officer: _____
Co-Borrower: _____ Processor: _____

In order to facilitate the processing of your loan application, you will need to provide the following items at the time of the application:

For all Loans:

- Last 2 years W2 Forms
- Most recent PAYCHECK STUB(s) showing 30 days income and year-to-date
- Last 2 years FEDERAL INCOME TAX RETURNS (including all schedules and K-1's)
- Last 3 (most recent) BANK STATEMENTS, BROKERAGE STATEMENTS or other asset accounts
- Address and loan number of current mortgage company OR landlord's name, address, and phone number – if renting
- Name and account numbers of all charge accounts or installment debt along with minimum payment due and balance owing (may be listed on page 2 of the application)
- _____ Application Deposit payable to: _____
(Covers the up-front costs of your appraisal, credit report, flood hazard determination and title cancellation in the event thereof. The deposit will show as a credit toward you closing costs at closing. Any unused portion of your deposit will be refunded.)
- Name and phone number of HOMEOWNERS INSURANCE AGENT of your choice

Other Items if Applicable:

- Last 2 Years CORPORATE and/or PARTNERSHIP TAX RETURNS (including all schedules)
- Year-to-date PROFIT & LOSS and BALANCE SHEET (through most recent quarter)
- RENTAL AGREEMENTS on all rental property
- DIVORCE DECREE to document debt owed or to document that no debt is owed or to document income received from alimony, child support, or separate maintenance (only if you wish to reveal the income received to be considered as a basis for repaying the loan)
- CONDO/PUD: name, address and phone # of contact person (i.e. president, board member) for Homeowners Association on the project.

Purchases:

- Copy of PURCHASE & SALE AGREEMENT with all addendums
- PURCHASE AND SALE AGREEMENT on current home if pending OR copy of CLOSING (HUD-1) STATEMENT if sold and closed

Other:

- _____
- _____
- _____
- _____