



– INFORMATION TO BRING TO YOUR MORTGAGE LOAN APPLICATION –

The purpose of this envelope is to assist you in assembling the information we will need to process your loan application.

Your assistance will ensure your loan application is processed and closed in the shortest time possible.

ALL LOAN APPLICATIONS:

- Copy of your Purchase Contract, signed by all buyers and sellers (for purchase transactions).
- Original pay stub(s) covering the last 30 days, for all applicants (e.g., if you are paid twice a month, you would need to bring two pay stubs – continue to save your pay stubs until you close your loan).
- Original W-2 forms for the last two years, for each applicant.
- Original bank statements for the past two months, for all checking and savings accounts (continue to save your bank statements until you close your loan).
- Name, address, and phone number of landlord for the last 24 months, if you are currently renting or have rented in the past 24 months.
- Copies of 401K and IRA statements (if applicable).
- Copies of investment account statements.
- A check for \$_____, application deposit (funds necessary to order an appraisal and credit report).

IF YOU ARE APPLYING FOR AN FHA, USDA-RD OR NIFA (FIRST TIME HOME BUYERS) LOAN:

- Three years signed income tax returns. (NIFA only)
- Social Security card.
- Resident Alien card or Work Permit card (if applicable).

IF YOU ARE APPLYING FOR A VA LOAN:

- VA Certificate of Eligibility.
- Form DD-214 or, for in-service veterans, Statement of Service.
- Most recent Leave and Earnings Statement (for in-service veterans only).
- Name and address of child care provider (if applicable).

IF YOU ARE SELF-EMPLOYED OR HAVE COMMISSION INCOME:

- Copies of your last two years personal and business federal signed income tax returns.
- Year-to-date Profit and Loss Statement and Balance Sheet (self-employed only).

IF YOU HAVE BEEN DIVORCED:

- Complete signed copy of all divorce decrees, including any stipulations or modifications.
- Proof of receipt of child support payments for the last 24 months (only if you intend to use this income to qualify for your mortgage loan OR if you are required to pay child support).

IF YOU HAVE DECLARED BANKRUPTCY IN THE LAST 7 YEARS:

- Copy of Petition/Decree, Schedule of Creditors and copy of Discharge.
- Please write a letter of explanation of why you filed for bankruptcy.

MISCELLANEOUS ITEMS:

- If you have graduated from high school or college during the last two years, please enclose a copy of your diploma or college transcripts.
- If you are selling your present home, you will need to provide us with a copy of your signed HUD-1 Settlement Statement showing the amount of proceeds (if the sale of your home is not yet complete, please provide us with your Purchase Agreement).
- If you have rental property, we will need a copy of your current lease and copies of your last two years signed federal income tax returns.
- If you are receiving a “gift” for part of the down payment, do not deposit the gift funds until you visit with your Loan Officer.