

Document Checklist

The following documents will be needed for loan approval. We recommend you begin assembling these documents. You are not required to provide any documentation prior to receiving a Loan Estimate.

Documents Required for Your Loan

- Driver's license(s)
- Your paystub(s) covering the last 30 consecutive days
- W-2 Forms for the last 2 years
- Last 2 months of bank statements

If Refinancing

- Most recent mortgage statement(s) for your current loan(s) for all properties
- Hazard insurance information: a copy of your hazard insurance declaration page or provide the name, company, phone number, and policy number for your homeowners insurance.
- Copy of current Title Insurance policy
- Copy of HUD Settlement Statement or Closing Disclosures and Note from your last transaction
- Pension awards letter and last 2 years of 1099s, if applicable

If Purchasing

- Fully executed sales contract and earnest money check
- Copy of sales contract on existing home if you are selling current home

Additional Information that May Be Required

- Social security card(s)
- If you are not a US citizen, a copy of the front and back of your green card(s)
- Award letter for any social security and/or disability income

Self Employed:

- Last 2 years personal federal income tax returns with all pages and all schedules
- Last 2 years business federal income tax returns with all pages and all schedules
- Copy of business license, if applicable
- 3 months business bank statements, if applicable
- Profit and Loss statement, if applicable

Assets:

- Last quarterly statement for all listed other asset accounts including but not limited to 401k, IRA, stock and mutual fund