

LOAN APPLICATION CHECKLIST

Home Buying Made Easy. From Pre-Approval to the Closing Table!



- ☐ Valid Driver's License or Military ID
- ☐ Addresses for rental or mortgage history for past 2 years
- ☐ Name, address and phone number of all landlords for past 2 years (if applicable)
- ☐ Name, address and phone number of employers for past 2 years (include dates and explain gaps)
- ☐ All pay stubs for the most recent 30-day period
- ☐ Signed personal tax returns for past 2 years
- ☐ W-2's for past 2 years
- ☐ If Self-Employed: Signed personal tax returns, corporate or partnership returns including YTD P/L statements, balance sheets, K-1 and 1099's for the past 2 years
- ☐ Statements for bank, investment and/or retirement accounts (all pages) for past 2 months
**explain all deposits that are not normal direct deposit payroll*
- ☐ If Self-Employed: All business bank statements for past 3 months
- ☐ VA Loan Applicants: Statement of Service from your Command or copy of your DD-214, Member Copy 4, so we can order your Certificate of Eligibility
- ☐ Verification of other income-child support, alimony, retirement, or social security awards letter

- ☐ Sales Contract - legible copy
- ☐ Closing attorney name and number
- ☐ Homeowners insurance information
- ☐ Check or credit card for credit report and appraisal
- ☐ Copies of separation/divorce decree
- ☐ All foreclosure papers including letter of explanation if applicable
- ☐ All bankruptcy papers including discharge and letter of explanation if applicable

REFINANCE

- ☐ Copy of current mortgage statement
- ☐ Copy of current survey if you have one
- ☐ Copy of Homeowners Policy (Declaration Page)
- ☐ Subordination; Second Mortgage (if applicable)
- ☐ Copy of Deed
- ☐ Copy of Title Policy

07/2021

For all of your real estate and mortgage needs, call your trusted local professionals today!



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