

CHECKLIST FOR LOAN APPLICATION:

PROOF OF INCOME:

1. W-2'S FOR THE LAST TWO TAX YEARS
2. PAYCHECK STUBS COVERING THE LAST 30-DAYS
3. IF ANY OF THE FOLLOWING APPLY, YOU WILL NEED TO PROVIDE PERSONAL TAX RETURNS:
 - You earned substantial dividend or interest income
 - You are self-employed
 - You received monthly child support
 - You received commission income
 - You own rental property
 - You received monthly Social Security checks

INFORMATION FOR LIABILITIES:

1. NAME, ADDRESS, ACCOUNT NUMBERS, PAYMENT AMOUNT AND BALANCES FOR:
 - All credit cards that you still owe on
 - Loans that you are still making payments on (auto loans, furniture loans, consolidation loans, student loans, etc.)

PROOF OF ASSETS:

1. STATEMENT FOR THE LAST THREE MONTHS FOR:
 - All checking and/or savings accounts
 - Money market accounts and/or certificates
 - Mutual funds and/or stock ownership
 - Brokerage accounts
 - 401 (k) plans and/or employee savings plans
 - IRAs and/or retirement plan accounts

DOCUMENTS FOR NEW HOME:

1. COPY OF THE SIGNED SALES CONTRACT WITH ALL ATTACHMENTS/ADDENDUMS FOR THE HOME YOU ARE PURCHASING
(realtor can provide)
2. COPY OF THE MULTIPLE LISTING SHEET OR TAX BILL
(realtor can provide)

ALSO REMEMBER:

1. IF YOU ARE SELLING YOUR PRESENT HOME, PLEASE PROVIDE A COPY OF THE SALES CONTRACT OR LISTING AGREEMENT
2. IF YOU ARE DIVORCED, YOU WILL ALSO NEED:
 - Copy of the divorce decree
 - Subsequent court orders
 - Property settlement
 - Child support information, if applicable