

APPLICATION DOCUMENTS

You may be asked to provide any or all of the following list of documents after an application is received in order to accurately qualify you for the loan you request.

Income and Employment

- Most recent month paystub for all applicants
- All W-2's for the last 2 years
- Personal Federal Taxes (all pages, schedules and attachments for most recent year filed) If self-employed - include your business taxes for 2 full years
- Year to date Profit and Loss & Balance Sheet (if self-employed) – upon request
- Social Security & Pension Award Letters

Assets

- Most recent consecutive 2 months bank statements for all bank accounts (include all pages)
- Stocks, Bonds, IRA's & 401K's – upon request

Purchase Property Information

- Copy of Real Estate Contract (including all addendums)
- Homeowners Insurance (it's not too early to start shopping for the right coverage) agent name and phone number
- Flood Insurance (only required if home is located in a flood zone) – upon request

If Applicable

- Divorce Decree
- Bankruptcy papers (including discharge papers)
- Mortgage statement and homeowners insurance statements for existing financed properties
- Private note contracts

Depending on the specifics of your loan the documentation required varies.