

Loan Application Checklist

You will need the following information:

- Social Security number(s) and date of birth.
- Addresses for past two years.
- W-2(s) for previous two years, or 1099(s) if applicable.
- Names, addresses and phone numbers for all employers for the past two years.
- Most recent pay stub(s) covering a one-month period.
- Self-employed applicants must provide: Two years tax returns (business & personal, all schedules and K-1s)- Current year-to-date income statement and balance sheet, prepared by an accountant.
- Commissioned applicants must provide:- Two years tax returns and current pay stub reflecting year-to-date earnings and expenses.
- Names, addresses and account numbers for all depository accounts for Checking, savings, brokerage accounts, etc. Balances must be provided as well as copies of the three most recent statements.
- Names, addresses and account numbers for all creditors (banks, finance companies, credit unions, student loans, etc.) Balances must be provided.
- A copy of contract or settlement statement of property sold or listing agreement on property to be sold.
- A copy of monthly mortgage statement on house you own or loan number and mortgage company address, if applicable.
- Evidence of satisfaction of any judgments, collections or public records, if applicable.
- Bankruptcy filing and discharge papers, if applicable.
- A check to pay for credit investigation and/or appraisal, if applicable.
- Copy of complete separation agreement and divorce decree (if you must pay or if you desire to claim income from alimony or child support), if applicable.
- Copy of leases(s) on rental property, if applicable.
- DD214 or Certificate of Eligibility (VA loans only).
- Names, addresses and phone numbers of landlords covering the previous 12 months, if applicable.