

Your New Home Starts Here

Loan Documents

___ All enclosed loan paperwork (signed where highlighted)

Identification

- ___ Driver's License for all borrowers
- ___ Social Security Card for all borrowers
- ___ 30 days most recent, consecutive pay stubs for all borrowers
- ___ Last 2 years of tax returns (sign page 2 please)
- ___ Last 2 years of corporate tax returns
- ___ Most recent K1's for all corporations for which you have ownership interest
- ___ All W-2s for the last 2 years
- ___ Current employment contract signed by employee and employer
- ___ Most recent Social Security award letter
- ___ Most recent retirement benefits letter

Assets

- ___ 2 months most recent checking account statements
- ___ 2 months most recent savings account statements
- ___ Copy of the front and back of the canceled earnest money check
- ___ 2 most recent 401(K) statements
- ___ 2 most recent investment statements
- ___ Written terms under which funds can be withdrawn from your retirement account
- ___ Gift Funds Documentation
(detailed instructions in attached 'Asset Notes')
Supporting Documents
- ___ Purchase agreement (please include all counter offers)
- ___ Homeowners insurance agent's name and phone number
- ___ Most recent monthly mortgage billing statement
- ___ HUD-1 Settlement Statement, Mortgage and Note from when you closed your last loan (can be found in the packet of papers they gave you at closing)
- ___ Bankruptcy discharge (one page)
- ___ Bankruptcy schedules (lots of pages)
- ___ Divorce decree

VA Loans

- ___ Copy of Form DD214 (Must say Member 4, bottom right side)
- ___ Award letter for VA disability or military retirement benefits

Multiple Property Owners

- ___ Mortgage statement for each mortgaged property
- ___ If taxes and insurance are not paid through mortgage escrow account
- ___ Homeowners Insurance "Declarations Page" for each property
- ___ Property tax statement for each property
- ___ Signed lease agreements for all rental units

Miscellaneous
