

Here is a list of items that will be needed once your loan application request has been received. Should you have any questions, please remember we are only a phone call away. And, with new automated underwriting technology, the list of items requested may be minimized! Ask your loan counselor for details.

Loan Application Check List

A copy of your complete purchase contract.

W2 - Two years W2's are required on all borrowers for all jobs.

Current Pay Stubs - The most recent full months' pay stubs for each borrower.

Bank Statements - You will need to provide the most recent three months' bank statements for all business and personal checking and savings accounts.

Gift Funds - If you have received gift funds that will be used in any part of the transaction, you will need to provide a gift letter completed by the donor. A copy of the check or wire transfer showing donor's name and account number plus a copy of the deposit into your account. Donor must also provide evidence of ability to give.

Divorce Decree - If you have experienced a divorce you will need to provide a complete copy of the divorce decree. Child support or alimony income must be documented for the previous twelve months if you wish to use this income in qualifying for the loan.

Bankruptcy - If you have experienced bankruptcy within the last seven years, you will need to provide a copy of your bankruptcy discharge, a complete copy of the bankruptcy papers, and an explanation of the circumstances.

Self-employed Borrowers [Click Here](#).

In addition to the first list, you will need to provide the following.

You will need to provide the last two years signed and dated tax returns including all schedules, a current year to date profit and loss (P&L) statement and a current signed balance sheet.

If you have a corporate partnership, you must provide the last two years signed tax returns including all K-1 forms, a current year to date signed profit and loss (P & L) statement, a current signed balance sheet, and the last two years personal signed tax returns.

Bank Statements - You must provide the most recent three months bank statements for all business and personal checking and savings accounts.

VA Loans Only

In addition to the first list, you will need to provide the following.

DD214 - You must provide a copy of your discharge papers and a Certificate of Eligibility.

Please note supplemental items may be required. A mortgage representative will inform you of any additional items that may be needed. And, sometimes the information provided leads to other questions and further clarification may be required. We are here to help you every step of the way!