



REQUIRED DOCUMENTATION CHECKLIST

Directions: Please use the list shown below to determine what information and documentation you will need to bring to your loan application interview.

STANDARD DOCUMENTS: (all loans)

- Original pay stubs covering the last 30 days.
- Original W-2 forms for the last two years (each applicant)
- Original bank statements for the past three months (checking & savings)
- Original 401k and IRA investment statements
- Original investment account statements for the past three months

PURCHASES:

- Final purchase contract with all addendums signed by all buyers, sellers and Realtors

REFINANCE:

- | | |
|----------------------|--|
| warranty deed | homeowners insurance |
| survey | current monthly mortgage bill |
| owner's title policy | copy of all bills you intend to payoff |
| property tax bill | |

VA LOANS:

- VA Certificate of Eligibility
- Most recent Leave & Earning Statement
- DD214 or Statement of Service

MISCELLANEOUS ITEMS:

- Complete copy of all divorce decrees including any stipulations or modifications
- Proof of receipt of child support payments for the last 12 months
(only if you intend to use this income to qualify for your mortgage loan)
- Copy of bankruptcy papers and copy of discharge
- Copy of your last two years tax returns if you are self employed (signed)
- Copy of your last two years business tax returns if your business is a corporation
- Year-to-date Profit and Loss Statement and Balance sheet (self employed)
- Written letter explaining any derogatory credit

**Additional documents or updates may be required at a later date.*