



Residential Loan Checklist

The following items are helpful to your loan being completed in a timely manner.

Property Information:

- Copy of your Purchase Contract/Agreement signed by all buyers and sellers (for purchase transactions only).
- Copy of the survey (this is a sketch of the property boundaries, but you may not have this if you are buying a new home).

Income Information (Employed):

- Copy of your pay stub(s) covering the last 30 days.
- Copy of your W-2 Forms for the last 2 years.

Income Information (Self-Employed):

- Copies of your last 2 years personal and business federal income tax returns with all schedules.

Non-Verified (Stated) Income Information:

- If self-employed provide a letter from CPA stating that you have been self-employed for 2 years within your profession, or provide a business license for a 2 year period.
- If employed provide your employment history for the past 2 years including your employer's name, address, telephone number, dates of employment, and your position within the company.

Asset Information:

- Copies of bank statements for the past 2 months for all accounts, including 401(k), IRA, investment, stock, and mutual funds.

Miscellaneous Information:

- Copy of your Current Drivers License.
- If you are not a citizen, a copy of the front and back of your green card.
- If you have rental property, provide a detailed list of each property address, the current mortgage balance, and the monthly rent.
- If applicable, a signed copy of your divorce decree.
- If you want child support considered as income, provide proof of receipt for the last 12 months.
- Last 12 months cancelled rent checks (if readily available and applicable).
- Copy of the current payoff for your existing mortgage (only if a refinance and readily available).
- If you have a homeowner's insurance agent you wish us to use then please provide their contact information.

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