

Loan Application Checklist

Purchase: (Required Documentation)

- Copy of fully executed purchase agreement
- Residence information for past two years (if renting, include landlord's name and phone number)
- Last two years' W-2's
- Two most recent bank or asset statements for all accounts
- Outstanding loan/liabilities information

Refinance: (Required Documentation)

- Copy of warranty deed
- Last two years' W-2's
- Last two months bank statements
- Check to cover cost of appraisal and credit report

In addition, the following documentation is required for Purchase or Refinance.

Salaried:

- Pay stubs covering your most recent 30-day period
- Verification of any additional income

Self-Employed/Commissioned:

- Complete tax returns with all schedules for two years (business and personal)
- Year-to-date Profit & Loss Statement

Credit Report (recommended, but not required)

Have you requested a copy of your credit report recently? If not, obtain a copy from one of the three major credit reporting agencies: Experian at (888) 322-5583, Equifax at (800) 685-1111, or Trans Union at (800) 888-4213.

After careful review of the credit report, request to delete and remove inaccuracies, pay-off small balances and clear up delinquencies. Make sure all your accounts are current.