

# Loan Application Checklist

## Borrower's Information

- Borrower's name as it is to appear on the deed
- Social Security Number
- Driver's license or other photo ID
- Home address (es) for the past two years (plus landlord's addresses if renting)

## Employment / Income

- W-2's and tax returns for the last two years
- Employment information for the past two years, including employer, job title, tenure, and employer's address
- Paycheck stubs for the last 30 days
- If self-employed or commissioned: Tax returns with schedules for the last two years, year-to-date profit and loss statement and balance sheets
- Social Security or retirement benefit award letters
- Veterans: Certificate of Eligibility
- Copy of divorce decree and proof of child support income if it is to be considered as part of income for credit purposes

## Assets / Bank Statements

- Most recent statements from banks and other financial institutions. Include bank name, address, and account number, plus the balance for each checking, savings, retirement and asset accounts. Include all pages
- List of assets and their values, including cars, stocks, and real estate

## Debts

- Most recent statements from banks or other financial institutions. Include bank name, address, and account number, plus the balance and monthly payments for all open loans, including car, credit cards, 401K, VIP, SIP loans.
- Address of other real estate owned and the applicable loan information, including that name and address of the lender.

## Credit History Information

- Renters: Cancelled checks or a management company letter may be required.
- Copy of bankruptcy proceedings

## Purchase Property Information

- Sales contract with addendums
- Agent's contact information for homeowner's insurance
- Verification of down payment source (s)

## Refinance Information

- Copy of deed
- Copy of homeowner's insurance
- If refinancing to pay for home improvements: Include contract with builder, materials list and house plans

Note: The above information is usually required by your lender for each borrower listed on the loan application. This is a general checklist and is meant to be a guide, not a definitive list. Additional information may be required by your lender.