



APPLICATION CHECKLIST

Property information:

- Signed Purchase Agreement
- Copy of cancelled earnest money check(s)
- MLS Listing Sheet or property information sheet
- Name, phone number and email address for your attorney
- Name, phone number and email address for your real estate agent

Selling a Home:

- Using the proceeds from the sale of a home is common. Additional supporting documents are required.
 - Copy of the Listing Agreement
 - Copy of the Purchase Agreement (if available)
 - Copy of the HUD-1 Settlement Statement (consult your Licensed Mortgage Professional)

Salaried Applicants:

- Paycheck stubs for the most recent 30 days
- W-2 forms for all employment for the previous 2 years (applicable to ALL applicants)
- Employment history for the last two (2) consecutive years - include dates employed, and name, address and phone number of employer

Self-Employed Applicants:

- Personal tax returns (2 years; including all schedules)
- Business tax returns (2 years; including all schedules)
- Current financial statement, signed and dated, including balance sheet and profit and loss statement
- 1099s for the last 2 years (if applicable)

Commission and/or Bonus Applicants:

- W2 forms for the last 2 years
- Previous 2 years personal tax returns (all schedules)
- Pay stubs for the last 30 days

Own More than 25% of a Business:

- 2 years Corporate/Partnership tax returns (all schedules)

Rental Property Ownership:

- Copies of current rental lease agreements (signed)
- Complete copies of previous 2 years personal tax returns including all schedules

Pension Income:

- Pension award letter, pay stubs, and any forms showing duration of payments
- 1099s for the last 2 years





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Social Security and/or Disability Income:

- Copy of SS Award Letter and recent check stub or copy of a bank statement if the funds are direct deposit
- 1099s for the last 2 years

Asset verification:

- Address of Banks
- Copy of the past 2 months statements for the following account types (ALL pages must be included):
 - Checking
 - Savings
 - Mutual Funds
 - Stocks and Bonds
 - Money Markets
 - Retirement Accounts (IRA, 401k, etc)
- Make, model, and year of all automobiles
- Estimated market value of all real estate owned
- NOTE: Large or non-sequential deposit activity typically requires explanation and verification of source and the proper supporting documentation.
- GIFTS: Consult your Licensed Mortgage Professional if any recent deposit represents gifted money, or if you will be receiving a gift. All gifts must be confirmed by a Gift Affidavit (Letter) and other proper supporting documentation.

Miscellaneous:

- Residence address for the past 2 years
- Complete mailing address for mortgage holder(s) and/or landlord(s) for the previous 2 years
- Copy of valid photo ID (all applicants)
- Copy of Social Security card(s) (all applicants)
- Copy of form DD214 (VA applicants only)
- If you were a full-time student during the last 2 years, a copy of your diploma or transcripts
- Copy of your complete divorce decree or separation agreement (if applicable)
- 12 months of cancelled alimony checks
- 12 months of cancelled child support checks and copy of court award and ages of children
- If you filed bankruptcy within the last 7 years, provide a copy of your bankruptcy papers

Refinancing:

- Copy of most current mortgage statement (if applicable)
- Copy of most recent Homeowner's Insurance Statement
- Copy of Note and HUD-1 from previous closing



Equal Housing Opportunity