

CHECK LIST OF ITEMS NEEDED TO COMPLETE YOUR APPLICATION

Please Deliver the Following Items by Email, Fax or In-Person.

Need Done

- ☒ Original Sales Contract, **signed and dated** by both parties and a copy of the earnest money check.
- ☒ **Residence information** for the past two years:
 If renting, please provide the name, address, and phone number of the landlord.
 If own, please provide the name, address, and account number for the mortgage company.
- ☒ **W-2s or 1099's for last two years.**
- ☒ **Income Tax Returns** for the past two years. All pages, schedules, K-1, S-Corp, etc, etc, if applicable.
- ☒ **Current pays stubs** for the last 30 days for both applicants.
- ☒ All **bank statements** (checking & savings) for the most recent **two months**. Please include all pages.
- ☒ **Latest statements** regarding a Retirement Program, cash value of life insurance, IRA accounts, or other investments. Please include all pages.
- ☒ If your **home is pending sale, trade or has recently sold**, provide either the Sales contract or the HUD 1 Settlement Statement from closing with a copy of the warranty deed.
- ☒ Name, address, and phone number of **current employer(s)** for verification. If less than two years on current job, bring information about previous employer as well.
- ☒ Name and phone number of your insurance agent
- ☒ Copy of driver's licenses and Social Security cards for both applicants.
- ☒ Completed Form 1003 (Loan Application) and Disclosure Documents – Additional Financial Info
- ☒ **Credit Report** fee of \$ 17.95.
- ☐ **Appraisal fee** of \$410.00 with signed sales contract – Please complete Appraisal Authorization Form.
- ☐ Annual **Dispersment Certificate** for **Social Security payment, Pension statement, etc.**

If Applicable:

- ☐ ? ☐ **Bankruptcy papers** including discharge and schedule of creditors.
- ☐ ? ☐ **Complete set** of divorce papers or child support documentations or both.