



## APPLICATION CHECKLIST PURCHASE/REFINANCE

If there are multiple borrowers on the loan we will need the same information for this party.

### W-2 EMPLOYEE:

- ☐ Copy of your driver's license (Front and back in color)
- ☐ Copy of your social security card (Front and back in color)
- ☐ Most recent paystub(s) covering a 30 day period
- ☐ Personal Federal 1040 Tax Returns For The Past Two Years (All Pages, Schedules)
- ☐ Last two years W2's
- ☐ Most recent two months bank statements (must be official statement with name and account number listed and must include all pages even if blank.)
- ☐ Most Recent Two Months Bank Statements For ALL Checking Accounts (If applicable)
- ☐ Most Recent Two Months Bank Statements For ALL Savings Accounts (If applicable)
- ☐ Most Recent Two Months Bank Statements For ALL Investment Accounts (If applicable)
- ☐ Most Recent Two Months Bank Statements For ALL Retirement Accounts (If applicable)

### SELF-EMPLOYED:

- ☐ Copy of your driver's license (Front and back in color)
- ☐ Copy of your social security card (Front and back in color)
- ☐ Personal Federal 1040 Tax Returns For The Past Two Years. Please include K-1 forms (All Pages, Schedules)
- ☐ 1099 Forms For All Jobs Worked In The Past Two Years
- ☐ Self-employed, ALL Pages Of Business Federal Tax Returns For Past Two Years
- ☐ Self-employed, A Year-To-Date Profit And Loss Statement For The Business
- ☐ Most Recent Two Months Bank Statements For ALL Checking Accounts (If applicable)
- ☐ Most Recent Two Months Bank Statements For ALL Savings Accounts (If applicable)
- ☐ Most Recent Two Months Bank Statements For ALL Investment Accounts (If applicable)
- ☐ Most Recent Two Months Bank Statements For ALL Retirement Accounts (If applicable)

### RETIRED:

- ☐ Social Security, Disability Award Letter
- ☐ Copy of your driver's license (Front and back in color)
- ☐ 1099 Form - Pension Award Letter
- ☐ Most recent two months bank statements (must be official statement with name and account number listed and must include all pages even if blank.)

### IF APPLICABLE, PLEASE READ CAREFULLY.

- ☐ IF YOU DO NOT have your Social Security Card, we will need a copy of your Passport and/or Birth Certificate as a substitute document
  - ☐ IF YOU DO NOT have your citizenship, we will need a copy of the following (H1-B Work Visa, Green Card, USCIS)
  - ☐ IF YOU DID NOT secure a job yet, we will need a Letter of Intent (LOI)/ Offer Letter
  - ☐ IF YOU RECENTLY graduated college, we will need 4 years of Education Transcripts
  - ☐ IF YOU RECENTLY SOLD a property, we will need Closing Disclosure/ALTA Settlement Agreement
  - ☐ IF YOU ARE ACTIVE/NOT ACTIVE **MILITARY**, we will need your:
    - DD-214 Honorable Discharge
    - Certificate of Eligibility (COE)
  - ☐ IF YOU RECENTLY finished construction on a new build, we will need your Certificate of Occupancy (CO)
  - ☐ IF YOU RECENTLY finished construction on a new build, we will need your Certificate of Occupancy (CO)
  - ☐ IF YOU RECEIVED OR PAY CHILD SUPPORT, we will need Child Support Court Order
  - ☐ IF RECENTLY EXECUTED CONTRACT, we will need As-IS Residential Contract For Sale and Purchase
  - ☐ IF RECENTLY DIVORCED we will need a Divorce Decree and Marriage Settlement Agreement
  - ☐ IF RECENTLY FILED BK, we will need a Bankruptcy Discharge Papers (All Pages)
  - ☐ IF YOU RECEIVED ALIMONY, we will need an Alimony Court Order
- For all other properties owned, we will need:**
- Mortgage Statement (Most Recent Of All Properties)
  - Tax Bill Statement (Most Recent Of All Properties)
  - Insurance Binder/Statement (Most Recent Of All Properties)
  - HOA Coupon (if applicable) (Most Recent Of All Properties)
  - Lease Agreement And Proof That The First Month's Rent Has Been Deposited Into Your Bank Account
- If someone else pays your debt, we will need:**
- Canceled Checks and/or 12 Months of Bank Statements (Reflecting Rent Payment Cleared On-time)
  - Canceled Checks and/or 12-months of Bank Statements (Reflecting Car Payment Cleared On-time)

