

Considering Applying for a Loan?

Things to Start Collecting:

The following information/documentation may be required to process your loan application. Here's a handy checklist to help you start collecting these important items:

YOUR RESIDENCE HISTORY

- Previous addresses for the last 2 years and how long you lived at each location
- If you currently rent, your landlord's name, address and telephone number to verify the most recent 12 month rental history

YOUR EMPLOYMENT HISTORY

- Names and addresses for all Employers in the last two years
- Dates of employment for each employer
- Letter explaining any gaps in employment in the last two years
- Pay stubs for the last 30 days
- Most recent two years W2's
- Most recent two years 1040's
- Year-to-date profit and loss statement and current balance sheet, if self employed
- Award letter and copy of most recent check for retirement, Social Security, or disability income

SAVINGS, CHECKING, & INVESTMENT

- Checking / Savings Accounts: Two most recent monthly statements
- Stocks / Mutual Funds: Two most recent monthly statements
- 401K / Retirement Accounts: Most recent quarterly statements

MISCELLANEOUS (IF APPLICABLE)

- Complete bankruptcy papers, including discharge
- Complete divorce papers
- Driver's License

ADDITIONAL INFO (IF REFINANCING)

- Copy of most recent property tax bill
- Copy of most recent homeowner's insurance bill
- Copy of most recent mortgage statement or coupon book

