

## **INFORMATION NEEDED TO PROCESS YOUR LOAN**

1. Most recent **Payroll stubs** covering a full month
2. **W-2 forms** for the past 2 years from all employers
3. Last 2 **Bank Statements** from all checking and savings accounts held
4. Valid **Driver's License or State ID**
5. Real Estate **Purchase Agreement** and **copy of Earnest Money check** if already contracted on a property

## **ADDITIONAL INFORMATION THAT MAY BE NEEDED**

1. Legible copies of **Certificate of Deposit**
2. If you **own rental property**, lease and I&E Statement will be required
3. Settlement Statements from any **residential property that you have sold, purchased, or refinanced within the last 5 years**
4. If you are **self-employed, receive commission or bonus income, or are retired**, provide complete Federal Income Tax Returns with schedules attached for previous 2 years
5. If you are in any **partnerships or Sub-S corporations**, provide K-1 forms for previous 2 years.
6. If you **own 25% or more of a company**, provide complete Fed. Tax Returns for previous 2 years and a current income statement and balance sheet (no older than 90 days old from time of closing)
7. If you have been **divorced**, a complete divorce decree & separation agreement will be required.
8. If you are applying for a **VA loan**, provide your DD214 (Discharge Papers) and your original VA certificate of eligibility.
9. If you are **retired**, provide award letters for all retirement income
10. Additional information may be required by the underwriter
11. Check for \$350 to cover cost of the home appraisal.