

## **Documentation Required to Complete Loan Application**

Customer Name: \_\_\_\_\_ Date: \_\_\_\_\_

Documents Due: \_\_\_\_\_ Date: \_\_\_\_\_

Loan Officer Name: \_\_\_\_\_ LO Contact #: \_\_\_\_\_

Processor Name: \_\_\_\_\_ Processor Contact #: \_\_\_\_\_

- A legible copy of a driver's license for all borrower
  - A legible copy of Permanent Resident Card
  - W2's for the past 2 years
  - Pay stubs for the last 30 days
  - Federal tax returns for the last two years
  - Proof of disability, retirement or social security income with an award letter
  - Proof of rental income received from investment properties; provide tax returns for the last two years or leases on all properties owned
  - Complete asset statements (all pages) for the last 60 days, for all assets disclosed on the application
  - If proceeds from the sale of a home are being used for this transaction, please provide a copy of the settlement statement. If not closed yet, provide copy of sales agreement
  - Proof your earnest money check cleared (this can be done with a current bank statement showing the money coming out of the account or a copy of the front and back of the cancelled check)
  - The name and phone number of the homeowner's insurance agent who will provide the insurance coverage on the home you are purchasing
  - A copy of your divorce decree, or child support order if you pay or receive child support, alimony or maintenance
  - A complete copy of bankruptcy and discharge papers, if applicable
  - If you have derogatory credit, please provide supporting documentation for paid collections, judgment of charge-offs and a letter of explanation for the derogatory credit
  - If you have made any credit inquiries within the past 120 days, please provide a letter explaining the purpose of the inquiries and if additional credit was extended
  - Mortgage coupons, tax bill, HOA statement and homeowners insurance for all properties owned
  - If you are currently renting, please provide the name and phone number of your current landlord
  - If you have graduated from college in the last two years, please provide a copy of your transcripts
  - If you are relocating with your current employer, please provide documentation supporting this transfer in employment
- VA Loans:**
- Original Certificate of Eligibility
  - DD214 or active military Statement of Service
  - The name, address and phone number of your nearest living relative
  - The monthly amount you pay for childcare, if applicable

Customer's Signature \_\_\_\_\_

Date \_\_\_\_\_