

Completed Application Checklist

Use this Checklist to assure that you have provided all the information necessary to approve your loan application.

For Purchases

- Sales Contract and all Addendums
- Purchase Price: _____
- Loan Amount Requested: _____
- Real Estate Agent: _____ Agent Phone Number: _____

For Refinances

- Homeowner's Insurance (Agent name, policy number and phone number).
- Most recent statement from current lender(s):
- Most recent 30 days paystubs (*consecutive*)
- Last Two Years' W-2's or 1099's
- Last Two Years Complete, Federal Individual and Corporate Tax Returns (*If self-employed or commissioned, if income is variable or if any rental property is owned.*)
- Year to Date Profit and Loss (*Income/Expense*) Statement, within 90 days (*if self-employed*).
- Current Lease Agreements for any or all rental properties.
- Proof of any other sources of income
- Three months most recent bank statements (*Please include all accounts — even if not being utilized, including managed stock funds, CDs, checking, savings, mutual funds, and stocks. All pages are required.*)
- Gift Letter, Proof of Donor's Ability to Give, Proof of Receipt and Deposit of Gift Funds with new balance in recipient's account
- Proof of any other source of assets needed to complete transaction (*i.e. sales contract on current home, wire advice for transferred funds, liquidation confirmation, or other documentation*).
- Child Care Statement, Divorce Decree, Separation Agreement (*ratified*), and proof of any other liabilities.
- Deposit Check for the amount of Application Fee.
(*This non-refundable application fee will be credited towards closing costs. Actual fees may be higher or lower. Lock-in, float down option requires one-half point application deposit.*)
- Award Letters and two years of 1099's for any Retirement Income
- Any additional documents requested by Underwriting
- Appraisal: \$ _____ Credit Report: \$ _____ Total Check Amount: \$ _____