

For All Loans

Social Security Number, for borrower and co-borrower (if any)

Employment History

- For the last two years: employment dates, addresses, salary
- Current pay stubs or W-2 forms

Check and Savings Accounts and Certificates of Deposit

- Location of bank accounts, account numbers, and balances
- Address of bank (if out of town)
- Last 3 months' statements

Stocks, Bonds, and Investment Accounts

- Broker's name and address, description of stocks, bonds, etc.
- Last 3 months' statements or copies of stock certificates

Life Insurance Policies

- Insurance company, policy number, face amount, cash value, (if any)

Automobiles

- Make and model of automobiles, their resale value

Other Assets

- Market value of personal and household property

Liabilities and Other Non-Mortgage Debt

- Creditors names, addresses, account numbers
- Monthly payments and balances



Other Income Information You May Need

If you're self-employed

- Two years' tax returns and profit and loss statements (both company and personal, if separate)
- Current balance sheet and profit and loss statement if more than two months into the new fiscal year, signed by CPA

If you have income from:

- Commission
- Overtime
- Bonus
- Partnership
- Rental Property
- Trust
- Notes Receivable
- Interests/Dividends
- You'll need two years' personal federal tax returns

If employed in family business

- Personal federal income tax returns and all schedules for the past two years

If divorced or separated

- Complete executed divorce decree and settlement agreement
- Payment history of alimony/child support over the past 12 months, if it is a financial obligation

If you choose to have this be considered as part of your income (you don't have to), be prepared to provide 12 months canceled checks or bank statements reflecting income deposits



If You Own Real Estate

- Name and address of all mortgage lenders for the past 24 months, account numbers, monthly payments, and balances

If you've sold your home but not closed:

- A copy of the sales contract

If you've sold your home, closed, and you will use the proceeds for your new down payment:

- A copy of the HUD-1 Uniform Settlement Statement

If You Rent

- Name, address, and phone number of landlords for the past 24 months

For Construction/Perm Loan

- Signed construction with cost breakdown, builder plan, and specifications

For FHA Financing

- Evidence of Social Security Number and photo identification

For VA Financing

- DD214 and Certificate of Eligibility

If You're Buying a Home

- Purchase sales contract or offer to purchase and all addenda
- Furnish contract with original signatures of buyer and seller

If a source of your down payment is a gift:

- Name, address, and relationship of donor
- Gift funds will be verified in both the donor and recipient's accounts
- Note: Not all loan programs allow gifts to be part of your down payment