

In general, the documentation you will need includes:

_____ Check for appraisal fee

PROPERTY INFORMATION (IF YOU ALREADY HAVE A CONTRACT ON A HOUSE)

_____ Purchase agreement

_____ Copy of legal description and MLS sheet

_____ If you are selling your current home, copy of listing contract

_____ If you have sold your current home, copy of settlement statement (HUD-1)

INCOME & ASSETS

_____ Pay stubs for the last 30 days

For the past two years:

_____ Names and addresses of each employer

_____ W-2s

_____ Statements for each bank, mutual fund and/or investment account for the last three months (all pages)

_____ Estimated value of personal property

If you have made any large deposits to your account:

_____ Explanation and source for deposit

If large deposit was a gift:

_____ Signed gift letter (we will supply)

_____ Copy of gift check

_____ Copy of deposit receipt

If you own more than 25% of a business:

_____ Corporate or partnership tax returns

If self-employed:

_____ Tax returns for the last two years (with schedule)

If you own rental property:

_____ Tax returns for the last two years and current rental agreements.

If you are retired:

_____ Pension award letter

If you receive Social Security:

_____ Social Security award letter

If you are counting child support as income:

_____ Copy of supporting court order

_____ Copy of 3 months child support checks

DEBTS

_____ Names, addresses, account numbers, balances and monthly payments on all current loans.

_____ Explanation of credit report anomalies, including:

- Late payments, credit inquiries in the last 90 days, charge-offs, collections, judgments and/or liens
- Bankruptcy filed within last seven years (bring a copy of your bankruptcy papers)

VA LOANS

_____ Copy of DD Form 214, Report of Separation

MISCELLANEOUS

_____ Photo ID and proof of Social Security number

_____ Residence addresses for the past two years

_____ If applicable, a copy of supporting court order

_____ If you are not a US citizen, a copy of the front and back of your green card

