

## REQUIRED INFORMATIONAL CHECKLIST

Our team of professionals is eager to serve you and all your mortgage needs! The checklist below will assist you in completing your loan process. Additional documentation may be required after further examination of the Mortgage Loan Application. Please be aware that meeting a requested closing time is dependent upon gathering necessary information in a timely manner. If there are questions in regards to any of these items, please promptly call your Mortgage Loan Originator.

- Last 2 year's W-2 forms, for each applicant
- Last 2 year's Federal Tax Returns, for each applicant (if self-employed or have rental properties)
- Paycheck stub(s) showing 30 days of income, for each applicant
- Most recent 2 months checking and savings account statements for all accounts listed
- Copy of Driver's License and Social Security Card or Passport
- Homeowner's Insurance (provide agent's name and number)

Additional items to gather if applicable:

- Most recent investment statements, including 401K, mutual funds, IRA's, etc. (if using for assets)
- Bankruptcy Discharge Papers
- Divorce Decree (if needing to show child support or alimony income)
- If you are receiving a "gift" for part of your down payment, do not deposit gift funds until you visit with your lender to ensure proper documentation occurs

Additional items to gather if a purchase transaction:

- Copy of purchase agreement, signed by all parties and include all pages
- Copy of earnest money check
- If you are currently renting, please provide your landlords name and number for the last 12 months

Other important items to note:

- If your home is currently undergoing any renovations or repairs, please let your Mortgage Loan Originator know.
- If you have sold your present home, enclose a copy of your signed HUD-1 Settlement Statement

If you are applying for a VA Loan:

- CA Certificate of Eligibility
- Form DD-214 or, for in-service veterans, Statement of Service

Additionally, here are some recommendations:

- Do not apply for or obtain any additional credit without discussing it with your loan officer
- Do not change employment without further discussing it with your loan officer
- Continue to pay all debts and obligations on time
- Do not make any large deposits or withdraw large sums of money from any asset accounts without further discussion with your loan officer
- Continue to save all paystubs and asset statements until closing
- If you have sold your present home, enclose a copy of your signed HUD-1 Settlement Statement
- If the sale of your home is not yet complete, please provide an estimate of the proceeds