

LOANS MADE EASY

APPLICATION CHECKLIST

(These items are not required to obtain a Loan Estimate)

- Bank Statements**
Last two months from all accounts
- Retirement**
Last two months of retirement/pension, 401K and social security 1099 statements
- Pay Stubs**
Last 30 days
- Tax Returns**
Last two years of 1040 federal tax return, last two years of federal corporate and/or partnership tax returns (if self-employed), last two years of W-2 forms for wage earners
- Valid Identification**
Copy of driver's license, social security card, passport
- Earnest Money**
Copy of earnest money check deposit
- Award Letters (if applicable)**
For retirement/pension income, social security, disability income
- Divorce (if applicable)**
Decree and separation agreement
- Mortgage Statements (if applicable)**
Property tax bills and home owners insurance statements for all real estate owned
- Bankruptcy (if applicable)**
Petition and Discharge

Note: Additional documentation may be required in order to complete the underwriting process.

THE 10 DO'S AND DON'TS

1. Don't apply for new credit of any kind.
2. Do keep all existing credit card accounts open.
3. Don't max out or overcharge existing credit cards.
4. Do keep your employment within the same company or field of work.
5. Don't consolidate debt to one or two credit cards.
6. Do pay off your collections, judgments or tax liens reported within the past year.
7. Do be prepared to pay off collections if required by underwriting or the loan program guidelines.
8. Do provide any documentation for satisfied judgments or paid tax liens.
9. Do stay current on payments for all existing monthly obligations.
10. Do call your Loan Officer before making any financial decisions or changes to your normal financial routine.

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Equal Housing Lender 