



Financial Services

To: LOAN APPLICANTS

DOCUMENTATION CHECKLIST TO BEGIN HOME LOAN PRE-APPROVAL

Each applicant needs to provide the following documents before the loan package can be submitted and reviewed for loan approval.

1. **PAYCHECK STUBS** - for previous one-month period, one that shows year-to-date-earnings.
2. **W-2 STATEMENTS** - for previous two years from all jobs. If applicable, annual AWARDS LETTER for retirement income, disability, Social Security, pension and / or annuity income.
3. **PERSONAL TAX RETURNS** – (SELF EMPLOYED), Federal returns only (not State) for previous two years & if applicable:
 - **YTD PROFIT & LOSS STATEMENT** for business – signed by owners
 - **OWNERSHIP** – of 25% or more in a partnership or corporation requires:
 - **PARTNERSHIP TAX RETURNS** or **CORPORATE TAX RETURNS** (2 YEARS)
ALWAYS PROVIDE ALL PAGES OF TAX RETURN
4. **STATEMENTS ON ALL ASSET ACCOUNTS** – 2 previous months – to document sufficient cash to close and reserves including:
 - Checking and Savings accounts
 - CDs, securities, IRAs
 - 401K, pensions and retirements.
ALL PAGES, PLEASE
5. **If these apply to you, please provide:**
 - **Divorce paperwork** - if finalized in past five years
 - **Bankruptcy paperwork** – if finalized in past five years
 - **VA BUYER – CERTIFICATE OF ELIGIBILITY AND DD-214**
 - **IF YOU HAVE RENTALS** – Documents needed are:
LEASE agreements, TAX bills, property INSURANCE BILL & MORTGAGE COUPON

SUBMISSION OF A COMPLETE LOAN PACKAGE WILL GREATLY ENHANCE THE SPEED AND EFFICIENCY OF GETTING LOAN APPROVAL, WITH LESS LOAN CONDITIONS, AND AN EASIER TRANSACTION, OVERALL.

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