

LOAN APPLICATION CHECKLIST

<input checked="" type="checkbox"/>	GENERAL:
<input type="checkbox"/>	Picture ID with Social Security Number
<input type="checkbox"/>	Payment to cover application fee
<input type="checkbox"/>	Name & complete address of all landlords (past 2 years)
<input checked="" type="checkbox"/>	INCOME:
<input type="checkbox"/>	Employment history, including names, addresses, phone numbers, & length of time with that company (past 2 years)
<input type="checkbox"/>	Copies of your most recent pay stubs & W-2 form (past 2 years)
<input type="checkbox"/>	Verification of other income (social security, child support, retirement etc.)
<input type="checkbox"/>	If you are self-employed: Copies of signed tax returns including all schedules (past 2 years), and a signed profit & loss statement of the current year.
<input type="checkbox"/>	If you are retired: Tax returns (past 2 years).
<input type="checkbox"/>	If you have rental property income: Copies of all lease agreements.
<input checked="" type="checkbox"/>	ASSETS:
<input type="checkbox"/>	Copies of all bank statements from checking/savings accounts (past 3 months).
<input type="checkbox"/>	Copies of all stock/bond certificates and/or past statements/retirement accounts.
<input type="checkbox"/>	Prepare a list of household items and their values.
<input type="checkbox"/>	Copies of title documents for all automobiles, boats, or motorcycles.
<input type="checkbox"/>	Face amount, monthly premiums, and cash values of all life insurance policies (Cash value may be used for closing costs or down payments. You need documentation from the carrier indicating cash value).
<input checked="" type="checkbox"/>	CREDITORS:
<input type="checkbox"/>	Credit cards (account numbers, current balances, and monthly payments).
<input type="checkbox"/>	Installment loans (car, student, etc.) Same details as for credit cards.
<input type="checkbox"/>	Mortgage loans (property address, lender with address, account numbers monthly payment and balance owed on all properties presently owned or sold within the last 2 years). Bring proof of sale of properties sold.
<input type="checkbox"/>	Childcare expense/support (name, address, phone number).
<input checked="" type="checkbox"/>	OTHER:
<input type="checkbox"/>	Bankruptcy – bring discharge and schedule of creditors.
<input type="checkbox"/>	Adverse credit – bring letters of explanation.
<input type="checkbox"/>	Divorce – bring your Divorce Decrees, property settlements, quitclaim deeds, modifications, etc.
<input type="checkbox"/>	VA only – bring Form DD214 and Certificate of Eligibility.
<input type="checkbox"/>	Retirees – bring retirement and/or Social Security Award Letter.