

## Required Documentation Checklist

**Directions:** Please use the list shown below to determine what information and documentation you will need to bring to your loan application interview.

### Standard documents for all loans:

- Original pay stubs covering the last 30 days
- Original W-2 forms for the last two years (each applicant)
- Original bank statements for the past two months (checking & savings)
- Original 401k and IRA investment statements
- Original investment account statements for the past two months

### Purchases:

- Final purchase contract with all addendums signed by all buyers, sellers and Realtors

### Refinance:

- Warranty deed
- Survey
- Owner's title policy
- Property tax bill
- Homeowners insurance (declarations page, agent's name and phone number)
- Current monthly mortgage bill
- Copy of all bills you intend to pay off (if applicable)

### VA Loans:

- VA Certificate of Eligibility
- Most recent Leave & Earning Statement
- DD214 or Statement of Service

### Miscellaneous Items (as applicable):

- Complete copy of all divorce decrees including any stipulations or modifications
- Proof of receipt of child support payments for the last 12 months (*only if you intend to use this income to qualify for your mortgage loan*)
- Copy of bankruptcy papers and copy of discharge
- Copy of your last two years tax returns if you are self-employed (signed), receive 1099 income, write off unreimbursed business expenses, receive commission income, or receive rental income
- Copy of your last two years business tax returns if your business is a corporation
- Year-to-date Profit and Loss Statement and Balance sheet (self-employed, or upon request of lender)
- Written letter explaining any derogatory credit

*\*Additional documents or updates may be required at a later date.*