

Before You Apply For A Loan

Start collecting the following information or documentation that may be required to process your loan application. Here's a handy checklist.

Your Residence History

- [ ] Previous addresses for the last 2 years and how long you lived at each location
- [ ] If you currently rent, your landlord's name, address and telephone number to verify the most recent 12 month rental history

Your Employment History

- [ ] Names and addresses for all employers in the last 2 years
- [ ] Dates of employment for each employer
- [ ] Letter explaining any gaps in your employment in the last 2 years
- [ ] Pay stubs for the last 30 days
- [ ] Most recent 2 years W2s
- [ ] Most recent 2 years 1040s
- [ ] Year-to-date profit and loss statement and current balance sheet (if self employed)
- [ ] Award letter and copy of most recent check for retirement, Social Security, or disability income

Savings, Checking & Investment Accounts

- [ ] Checking / Savings Accounts: 2 most recent monthly statements
- [ ] Stocks / Mutual Funds: 2 most recent monthly statements
- [ ] 401K / Retirement Accounts: Most recent quarterly statements

Miscellaneous (if applicable)

- [ ] Complete Bankruptcy papers, including discharge
- [ ] Complete Divorce papers
- [ ] Driver's License

Additional Information (if Refinancing)

- [ ] Copy of most recent property tax bill
- [ ] Copy of most recent homeowner's insurance bill
- [ ] Copy of most recent mortgage statement or coupon book

Have any questions? Contact me today!



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NMLS#
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