Before You Apply — Checklist

There are several information requirements necessary to finalize the financing for your new home. The information you will need is listed below for your reference.

Type of Loan Purchase ☐ Signed purchase agreement with addendum's ☐ A new home requires full address of property, sales price, full disclosure of property use and occupants	Personal Information ☐ Full name(s) of borrower(s) ☐ Social Security number(s) ☐ Birth date(s) ☐ Addresses for the past two years ☐ E-mail address ☐ Phone number(s)
Refinance Previous title work Previous appraisal Survey Current tax statement Current homeowner's insurance	 ☐ If applicable - divorcee decree and judgment with all attachments ☐ If using alimony, child support, or separate maintenance*, provide evidence of received payments for past 12 months (cancelled checks, letter from Friend of Court, or Federal Tax Return)
Construction Plans and specs Signed builders agreement If owned – warranty deed and previous title work If buying – purchase agreement or copy of land contract	*NOTE: Income from these sources is not required to be disclosed. Expenses and Financials Mortgage or rent statements Other monthly expense totals Bank statements for past two months Investment accounts Source of funds for down payment
Income ☐ Original Pay stubs for last 30 days ☐ Past two years W-2s ☐ Employer's name and Address ☐ Employment History for past two years ☐ If self employed, commissioned, or employed by family business – tax returns, business returns, and K-1s for last two years required ☐ Pension/Social Security Award letter	Insurance and Contract ☐ Agent's name, email address and phone number ☐ Purchase contract signed by both buyer and seller ☐ Name and address of listing agent

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[•] Straight-forward answers to keep you well informed • Fast, streamlined and hassle-free process



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