



## HOME LOAN CHECK LIST

Here's the information you should have at hand to apply for your loan.

As we work together, I'll let you know of any additional information we may need to complete your loan application.

### **Salaried Borrowers**

- Pay stubs for the most recent 30-day period (including a year-to-date summary) for each of the borrowers on the loan
- Most recent W-2 statements for all borrowers
- Relocation letter on company letterhead, if applicable

### **Self-Employed Borrowers**

- Complete signed tax returns for the last two years, including schedules and statements. If incorporated, personal and corporate returns should be provided
- A copy of an extension to file, if applicable
- Year-to-date profit and loss statement, if beyond June 30<sup>th</sup>

### **Deposit Verification**

- All pages of checking and savings account statements from the most recent 30-day period
- All pages of asset account statements, including money market funds, mutual funds, stock accounts, IRAs, CDs, etc., from the most recent 30-day period. Please note Internet screen prints are generally not acceptable
- Gift letter, if applicable
- Evidence of the sale of your previous home, if applicable
- Verification of large deposits

### **Miscellaneous Borrower Documents**

- Any divorce decrees, child support agreements, or separate maintenance agreements if alimony or child support is either paid by any borrower on the loan or received by any borrower on the loan and is used as income
- Written explanations for any credit issues that appear on your credit report
- Copies of any leases and two years of federal tax returns on any rental properties you own

Please note that your loan commitment is valid for the time period specified (such as 45 or 60 days) at application. If this loan commitment expires before you take delivery of the new home and close on the loan, you will be required to update your application, which will require new documentation. **Any change to your credit profile may negatively impact your ability to qualify for a mortgage.**