

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 andaddresses 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 / SavingsAccounts: 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 questions? Contact us today!



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