

Loan Documentation Checklist

General Documents

- Drivers license or other picture ID

Documents to Support Income

- Income tax returns for the last two years, including W-2s and all attached schedules
- Most recent two months' pay stubs from all sources of employment
- The name, address, phone number, and fax number of every employer you have had in the last two years
- Child support payments
- Pension benefits
- Seasonal employment income
- Government assistance/SSI benefits
- Social Security benefits
- Statements of stock dividends

Documents to Support Savings and Recent Bank Activity

- Most recent savings account statement(s) for the last three months
- Most recent checking account statement(s)
- Most recent brokerage statements showing investment balances and recent transactions

Documents Related to Existing Mortgage

- Payoff statement of existing mortgage(s)
- Copy of the recorded deed
- Most recent homeowners insurance policy
- Most recent property tax bill

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Loan Documentation Checklist (continued, page 2 of 2)

Other

- Veteran's certificate of eligibility
- Certified copies of divorce decree and separation agreement
- Copy and description of home improvement plans if renovations are being made
- Letter(s) of explanation for any gaps in income or negative credit items
- Student loan repayment information