



ITEMS NEEDED FOR ALL LOANS

- ☐ Copy of Driver License and Social Security Card for all applicants.
(if Native American we need the roll card) (if you are a Veteran we need a DD-214 & Certificate of Eligibility)
- ☐ 2 most recent consecutive years W-2's, 2020 & 2021
- ☐ 2 most recent consecutive years tax returns (all Schedules on tax return), ALL PAGES
- ☐ SELF EMPLOYED BORROWERS (need business tax returns all schedules - corporate returns if Incorporated)
- ☐ Pay Stubs – to cover most current 30 days of work period, if there is social security or retirement income the bank statements where the funds are deposited will work but we will also need an award letter.
- ☐ 2 consecutive months of bank statements all pages (Must have Bank Name, Address, and Phone Number) A transaction history for 60 days will work but must be signed, dated, and stamped by a teller
- ☐ All asset statements (Savings, 401k, annuity statement), If the funds are being used for closing costs.
- ☐ Contact information for Homeowner Insurance Agent
- ☐ Debit or Credit Card information for the appraisal. This is a \$500 charge, it could be more depending on the location.

ITEMS NEEDED FOR REFINANCE

- ☐ Copy of current mortgage statement
- ☐ Copy of Property Tax Bill

ITEMS NEEDED FOR PURCHASES (After the contract is signed)

- ☐ Purchase Contract, Addendum, Supplemental signed by all parties
- ☐ Real Estate Property Conditional Disclosure signed by all parties
- ☐ Copy of the Earnest Money Check, front and back, once it is deposited