

**Information That May Be Required:**

- _____ **W-2 forms** for last two years.
- _____ **Paycheck stubs** covering the most recent 30 days (computer-generated).
- _____ **Bank statements for the previous two months.** Bring all pages to include detail, account numbers, etc. (If you do not have bank statements on-line statements consider asking for a print out from the drive-through of your institution and ask that they stamp it for authenticity.)
- _____ **Most recent asset account statements;** i.e. IRA, 401K, Mutual Funds, stock, etc. All pages of your most recent quarterly statements.
- _____ If you are divorced, a copy of complete **divorce decree** along with any amendments.
- _____ If you pay **alimony** or **child support**, please provide a copy of the divorce decree or a “friend of the court” letter
- _____ If you are self-employed, employed in a family business, a tradesman, or your income is based on commissions: **tax returns** for last two years complete with all schedules, and a year-to-date **profit and loss statement.**
- _____ If your **present home** is for sale, or sold, copy of the listing, purchase agreement, or closing statement.
- _____ If you have been **renting** during the past two years, **please provide the name, addresses and phone numbers of your landlord or management company that processes your rent payment.**
- _____ If you have had a **mortgage or land contract** within the past year, provide the **name, address and account number of lender.** (12 months cancelled checks will expedite your loan process.)
- _____ If liquidating **savings bonds** or **stocks** for closing, provide proof of ownership: **For bonds** – photocopy of bonds, or list of serial numbers, denominations and dates of purchase. **For stocks** – photocopy of most recent stock ownership statement or photocopy of stock certificates.

If You Are Purchasing A Home:

- _____ **Purchase agreement** and all addendums - signed by the buyer and seller.
- _____ **Phone numbers** for the Realtors involved.
- _____ **Property information listing** sheet or computer print-out indicating lot size, taxes, square footage and year built

If You Are Applying For An FHA or VA Loan:

- _____ **Seller's disclosure** for home you are buying.
- _____ **For VA only**, your certificate of eligibility.

If You Are Building a New Home:

- _____ Phone number and address of your licensed builder, **blue print plans and specifications** (copy of contract if possible.).
- _____ Legal description of lot.
- _____ **Copy of Warranty deed** if subject property is owned free and clear.

If You Are Refinancing:

- _____ Copy of your **current homeowners policy** showing dwelling coverage, property address, annual premium and renewal date.
- _____ **Mortgage survey.**
- _____ Summer and winter **property tax amounts.**
- _____ Exact **mortgage balance** and **escrow balance** for current mortgage(s).
- _____ **Owner's title insurance policy.**
- _____ If refinancing a land contract, copy of the **land contract** and address of land contract holder.