

The following is a list of additional information and documentation that you should prepare for your mortgage application. Preparing these items ahead of time will make your application process as smooth and easy as possible.

**DOCUMENTS NEEDED FOR ALL LOAN APPLICATIONS**

- Copy of completed Loan Application
- Check for the application fee of \$\_\_\_\_\_
- Copy of signed Complete Purchase Contract (original or certified copy required if FHA)
- Copy of most recent original paystub (cover 30 days FHA/VA loans)
- Copy of last year's W-2 (most recent 2 years for FHA/VA and when current employment is less than 2 years)
- Copy of most recent bank statements (past 2 months)
- Copy of most recent savings/investment account statement (if assets are needed for closing)
- Name and phone number of homeowner's insurance agent, and declaration page
- Gift Letter (if applicable)
- Letter explaining derogatory credit or bankruptcy (if applicable)
- Copy of Bankruptcy Petition and Discharge (if declared within past 7 years)

- Copy of school transcript or diploma (if you have graduated from high school or college within the last 2 years)
- Copy of Divorce Decree and Property Settlement (if applicable)
- Copy of most recent complete tax returns to verify investment income/cost (past 2 years, if applicable)

**ADDITIONAL DOCUMENTS FOR NEW CONSTRUCTION**

- Two sets of Plans and Specifications (description of materials)
- Copy of Building Loan Agreement (if applicable)

**ADDITIONAL DOCUMENTS FOR FHA LOAN APPLICATIONS**

- Valid Driver's License or photo ID
- Valid Social Security Number
- Copy of most recent rent checks (past 12 months, if applicable)

**ADDITIONAL DOCUMENTS FOR VA LOAN APPLICATIONS**

- VA Certification of Eligibility and DD214, or Statement of Service
- Amount of child care expense \$\_\_\_\_\_ monthly (if applicable)

Property Address \_\_\_\_\_

Selling Realtor's Name \_\_\_\_\_ Phone # \_\_\_\_\_

Real Estate Company \_\_\_\_\_ Phone # \_\_\_\_\_