

Loan Application Checklist

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	Goals for your future home!
	W2's for the past 2 years
	Most recent 30 days paystubs
	Residence addresses for the past 2 years
	Names and addresses of employers from the past 2 years
	Last 3 months of bank statements for all checking, savings, mutual funds/401K etc.
	Names, addresses, account numbers and monthly payments on all credit accounts – car loans student loans, personal loans, other mortgages, credit cards and any other debts
	Other real estate owned – addresses, annual taxes and insurance, and if rental, leases or tax returns for the last 2 years
	Last 12 months rent checks or Landlord's full name and mailing address for the past 2 years
	Copy of Social Security Card (FHA)
	Green Card (if applicable)
	Certificate of Eligibility (VA)
	If you are self-employed, we need last 2 years tax returns and all schedules and a year to date profit & loss
	Copy of Divorce Decree or separation agreement, if applicable
	Sales contract or purchase agreement
	2 – 3 years tax returns
	Written explanation for any credit problems
	Written explanation for any gaps in employment that exceed 30 days

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