

Checklist Of Items Lenders Need To Approve Your Loan Application

The following list of items has been compiled for your convenience. You will need to bring this information to your mortgage application in order to expedite the processing of your mortgage loan.

- A check for your credit report and appraisal
- Your residence addresses for the past two years
- Names, addresses and phone number of your landlords for the past two years
- Present value of all real estate owned
- Names, addresses, phone numbers and contact person for all employers for the last two years
- W-2 Forms for all employers for the last two years
- Pay stubs covering the most recent 30 day period (all current jobs)
- Addresses, account numbers and current balances for all checking, savings and other deposit accounts
- Three most recent months' bank statements (all accounts, all pages)
- Name, account numbers, balances and monthly payments for all consumer debt accounts including auto loans, personal loans, student loans, credit union loans and mortgages
- Name, account numbers, balances and monthly payments for all credit cards used in the last several months
- Evidence of alimony or child support, a copy of the court order and ages of child(ren)
- Copy of divorce decree and separation agreement
- Social security and other benefit award letters if being used toward qualifying income
- Stock information including names of stocks, share owned, current price per share and last three month's stock statements (or most recent quarterly statement)
- Make, year and estimated value of all automobiles. Also include copy of title if auto is less than four years old and owned free and clear.
- Documentation relating to any special issues such as bankruptcy, credit problems and recently established accounts for deposits or loans
- Copy of deed, most recent tax bill and most recent homeowner's insurance bill (for refinance only)

FOR VA LOANS:

- DD214 of Certificate of Eligibility (original)

IF YOU ARE SELF EMPLOYED:

- Two years personal tax returns
- Two years partnership/corporate tax returns (if applicable)
- Year to date profit and loss statement, signed by accountant

IF YOU ARE APPLYING FOR A NO-DOC LOAN:

- Three months' original bank statement or other proof of source of funds for closing

REAL ESTATE AGENTS, PLEASE PROVIDE:

- Copy of listing card
- Complete ratified contract of sale (all pages)

- Your personal business card
- Name, address and phone number of condominium management company (if applicable)

I hope you have enjoyed this special report. We currently have over 40 creative loan programs to fit your needs. Please contact us at 800.283.5817 to set up your **FREE No-Obligation consultation** where we will meet to tailor a program to fit your needs and comfort levels for monthly payment and investment.