

NEEDED ITEMS CHECKLIST

- 1 Cash or money order for \$25 for Three Bureau Credit Report.
- 2 Copies of paystubs for each person on the loan for the last 30 days.
- 3 Proof of SSI, disability, child support, retirement income (if applicable).
- 4 Profit and loss statements and balance sheet if self-employed.
- 5 Letter of explanation for any gap of employment or job changes (if applicable).
- 6 W-2's and Tax Returns for the past 2 Years.
- 7 Full tax returns if self-employed for the past 2 years.
- 8 Copies of bank stmts for the last 3 months. Checking, Savings, Retirement, & all other Accounts.
- 9 Copies of bank statements for the last 12 to 24 months (if applicable).
- 10 If you are currently renting, a copy of your lease agreement.
- 11 If you are currently renting, I need your landlord contact information.
- 12 A copy of the Real Estate Purchase Contract. (Not needed for Re-finances).
- 13 For Purchases. A Copy of earnest money check, if it's over \$500, a copy of the canceled check.
- 14 For Re-finance's, a Copy of your homeowners Insurance Policy and the agents name and number.
- 15 Copy of current mortgage statements
- 16 For Purchases. Contact information for the insurance agent you would like to use.
- 17 Copy of divorce decree (if applicable).
- 18 Copy of your Resident Alien or Green Card (if applicable).
- 19 Letter of explanation if down payment was a gift.
- 20 Closing documents from previous financing. (Usually in a binder from the Title Co).
- 21 Current appraisal. If you do not have a current appraisal, I will order one for you. Appraisal fee
- 22 Letter of explanation if you have filed a bankruptcy within the last 6 years.
- 23 Copies of bankruptcy schedules and discharge order if you have filed a bankruptcy within the las

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