



Before You Apply For A Loan...

Start Collecting. The following information or documentation will be required to complete your loan application*:

Your Residence History

- Your previous addresses for the last 2 years and how long you lived at each
- If you currently rent, your landlord's name, address and telephone number to verify the most recent 12 month rental history

Your Employment History

- Names and addresses for all your employers for the last 2 years
- Dates of employment for each employer
- Letter explaining any gaps in your employment in the last 2 years
- Pay stubs for the last 30 days
- Most recent 2 years W2's
- Most recent 2 years 1040's
- Year-to-date profit and loss statement and current balance sheet (if self employed)
- Award letter and copy of most recent check for retirement, Social Security or disability income

Savings, Checking & Investment Accounts

- Checking/Savings Accounts - 2 most recent monthly statements
- Stocks/Mutual Funds - 2 most recent monthly statements
- 401K/Retirement Accounts - most recent quarterly statements

Miscellaneous (if applicable)

- Complete Bankruptcy papers including discharge
- Complete Divorce papers

Additional Information (if Refinancing)

- Copy of most recent property tax bill
- Copy of most recent homeowner's insurance bill
- Copy of most recent mortgage statement or coupon book

