

ITEMS NEEDED

Loan Officer:
Cell Number -

HAVE

NEED

Completed 1003 and all disclosures - signed and dated

ASSET INFORMATION

- 3 months bank statements (all pages)
 Copy of pass book (all pages including cover)
 Latest statement for pensions, money market, stocks or any other ASSET account with quarterly statements
 Awards letter for pension, Social Security or any other annuity (including lottery)
 One month of pay stubs – all borrowers
 2 years W-2's
 2 years tax returns – all schedules (personal)
 2 years business returns – all schedules
 Year-to-date profit and loss signed by accountant
 Copies of all leases, if any

CREDIT INFORMATION

- Credit explanation letter for all derogatory accounts signed by the borrower (s)
 Proof of payment for all charge-off and/or judgments appearing on credit report or in title work if not being paid though the proceeds of the loan

PRE-CLOSING

- Copy of Contract for Sale if a purchase
 Copy of Deed for a refinance
 Copy of Declarations page of homeowner's insurance, if a refinance
 Copy of Declarations page with a paid receipt (one year paid in advance) if a purchase
 Copy of title policy, if a refinance