

INFORMATION NEEDED FOR LOAN APPLICATION

- **Purchase Agreement** – If the property had been determined a sales contract signed by buyers and sellers, include a copy of earnest money check if possible.
- **List of all Creditors** – Include all addresses, account numbers, monthly-required payment, and estimated balance owing. Include all charge accounts with balances.
- **Paycheck Stubs** – Of all current employers. The paycheck stubs must cover a 30-day time period.
- **List of all Employers For Past (2) Years** – Name and Address (include zip code) of Human Resource Office.
- **W-2 Forms All Employers Past (2) Years**
- **Bank Statements Past (3) Months** – Include each bank, credit union, and brokerage house where you have accounts. If statements are not available, include name, address, and account number for each account.
- **Verification of Mortgage or Rent** – Include name, address, and account number for each account.
- **Retirement, Social Security, Support** – Copies of award letters, checks, and court support ledgers are acceptable.
- **Divorce Decrees** – Ask for further information.
- **Federal Tax Returns Past (2) Years With All Schedules** – Only necessary if you are self-employed or if you depend on income from bonuses, commission, rental property, interest, etc. If self-employed, ask us for further information.
- **Fees** – A check to cover the cost of your credit report and appraisal. Ask us for the amount.