

Loan Application Checklist

Check with lenders to find out if you should bring additional information. Each applicant should bring the information listed below.

LOAN APPLICATION CHECKLIST	
<input type="checkbox"/> Application Fee (if applicable)	
<input type="checkbox"/> Driver's License or Identification Card	<input type="checkbox"/> Social Security Card or ITIN number
<input type="checkbox"/> Residence addresses, with landlord's name and address for the past two years	
Income Verification	
<input type="checkbox"/> Name and address for employer(s) for the past two years	
<input type="checkbox"/> Two months pay stubs for all current employers	
<input type="checkbox"/> W2's for the last two years	
<input type="checkbox"/> Copies of past two years of income taxes, with schedules	
<input type="checkbox"/> If self employed; profit and loss statements and tax returns for the last two years	
<input type="checkbox"/> Additional income verification (child support payments, Social Security benefits, etc.)	
Debt Verification	
<input type="checkbox"/> Name, address, account number, monthly payment and current balance for every debt owed (car, student loans, credit cards)	
Asset Verification	
<input type="checkbox"/> Two months of bank statements for checking and savings accounts	
<input type="checkbox"/> List of assets and their value (auto, life insurance, retirement funds, stocks and bonds)	
Additional Information (if applicable)	
<input type="checkbox"/> Letter of Explanation for negative credit items, gaps in employment or reduction in income	
<input type="checkbox"/> Chapter 7 or Chapter 13 bankruptcy discharge papers	
<input type="checkbox"/> Divorce Decree	
<input type="checkbox"/> Certificate of Eligibility if applying for VA loan	
<input type="checkbox"/> Gift Letter or verification if you are receiving a gift or grant for your down payment or closing costs	