

# Loan Application Checklist



- ➔ Each person whose income you want to be considered should bring the information outlined below. Check with individual lenders to find out if you should bring anything else.

Fees and identification	
	Application fee (if applicable)
	Driver's license or identification card
	Social Security card or ITIN number
	Residential addresses for the past two years
Income verification	
	Name and address for employer(s) for the past two years
	Two months of pay stubs from all current employers
	W-2s for the last two years
	Copies of your most recent tax return, with schedules
	If self-employed, profit and loss statements and tax returns for the last two years
	Additional income verification (child support payments, Social Security benefits, etc.)
Asset verification	
	Two months of bank statements for checking and savings accounts
	List of assets and their value (car, life insurance, retirement funds, stocks and bonds)
Additional information (if applicable)	
	Letter of explanation for negative credit items, gaps in employment, or reduction in income
	Chapter 7 or Chapter 13 bankruptcy discharge papers
	Divorce decree
	If applying for a VA loan, certificate of eligibility