

Helpful Tips – Document Checklist

The following Document Checklist and Instructions will help you in filling out your loan application, and preparing for the pre-approval and loan process if approved for financing!

- Most recent 30 days' worth of paycheck stubs (for all jobs you have)
- Social Security, Pension, Disability Income Award Letters (if applicable)
- Copy of your 2 most recent federal tax returns, including all schedules and accompanying W2's, 1099's and K1's. **If you have not filed your 2 most recent tax returns, please let us know immediately**
- Last 2 month's checking and savings bank statements as well as any other assets used for down payment or reserves. **ALL pages** of your statements are required, even those intentionally left blank.
- Copy of any large NON-PAYROLL deposit items on your bank statements. All deposits need to be sourced. We will help you with these once statements are reviewed.
- Copy of current mortgage statements on any current properties you own, as well as the associated property's tax bill and home insurance premium cost info (if applicable).
- Proof your earnest money check /wire cleared (once it does clear your bank). A copy of the check or wire as well as an updated transaction history or bank statement showing the debit.
- Home insurance agent contact info (needed right after inspections complete, usually end of week 2)
- Copy of your driver license and social security card, and DD214 copy for Veterans.

Other important info: **Please do not open any new credit during the financing process, and please do NOT change employers. Please also know it is very normal for us to ask for other supporting information or documentation from you once the above list is reviewed.**