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## **Checklist**

# **What You Need to Apply for Your Loan**

Specific information about your employment, finances and the house you want to buy will be needed during the application process. To help speed up the loan process, use the following checklist to begin collecting documents to take with you when applying for your loan.

### **Fees Due at Time of Application**

- Check to pay for credit report and appraisal. (Contact your lender in advance to get an estimate of these costs.)

### **Property Information**

- Completed purchase contract (or agreement of sale) signed and dated by you, the seller and any real estate agents involved.
- Seller's disclosure of property condition (only if a real estate agent is involved).

### **Personal Information**

- Evidence of Social Security number for each applicant.
- Copy of signed, court-entered divorce decree and property settlement agreements with verification of child support or maintenance paid or received (if applicable).
- Copy of bankruptcy discharge papers and a written explanation from applicants of the reasons for filing bankruptcy (if applicable).

### **Rent History**

- Landlord's name(s), address(es) and phone number(s) for the last two years.

### **Employment and Income**

- Name(s) and address(es) of ALL employers for past two years for each applicant.
- Pay check stubs covering the most recent 30 days from all current employers.
- Signed and dated copies of last three years federal income tax returns with all schedules.
- Copy of award letter or claim for transfer payments received (pension, disability, etc.)

### **Assets**

- Copies of bank account statements for all accounts (savings, checking, etc.) for the previous 60 days.
- List of installment charge accounts or credit card accounts (include names and addresses of credit holder, account number, monthly payment and approximate balance).
- List of other loans (car, education, finance company, etc.) including any loans co-signed for others (include name and address of lender, account number, monthly payment and approximate balance).

### **Miscellaneous**

- If applying for a VA Loan, copy of DD-214 and VA Certificate of Eligibility.
  - If a family member will be giving you money (gift funds) to be used in purchasing a home, provide the amount and source of the gift.
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