



DOCUMENTATION REQUIRED FOR APPLICATION

- W-2'S AND 1040'S WITH ALL SCHEDULES FOR LAST 2 YEARS
- ALL BANK ACCOUNTS & LAST 3 MOST RECENT STATEMENTS
- LIST OF ALL OPEN CREDIT ACCOUNTS, ACCOUNT NUMBERS, PAYMENTS, BALANCES, MORTGAGE OR LANDLORD INFORMATION
- PURCHASE AGREEMENT
- MOST RECENT PAYSTUB
- COPY OF CURRENT ID (DRIVER'S LICENSE, STATE ID)
- EMPLOYERS FOR LAST 2 YEARS INCLUDING ADDRESSES & PHONE NUMBERS
- SELF-EMPLOYED APPLICANT: YTD PROFIT AND LOSS STATEMENT
- COPY OF DIVORCE DECREE (IF APPLICABLE)
- COPY OF BANKRUPTCY DISCHARGE PAPERS (IF APPLICABLE)
- DETAILED PURPOSE OF LOAN

REFINANCES, IN ADDITION TO THE ABOVE

- BACK TITLE INSURANCE
- COPY OF SURVEY
- PROOF OF INSURANCE
- MORTGAGE STATEMENT
- COPY OF DEED
- COPY OF HOMEOWNERS INSURANCE POLICY COVERAGE PAGES

CONSTRUCTION LOANS

- COPY OF BUILDERS ESTIMATE INCLUDING IMPROVEMENTS
- COPY OF PLANS
- MORTGAGE STATEMENT
- COPY OF SURVEY OF LAND
- COPY OF DEED FOR LAND