

What You Need for a Loan

It is always better to be prepared.

Before you begin the loan process, round up the following documents to help you be better prepared for the process.

- Paycheck Stubs:** These should be typed or computer generated, and must include your name or social security number, year-to-date earnings, and the employer's name. Bring the two most current pay stubs for each person applying.
- W-2 Forms:** These must be included for all employers for the last two years. They should also be legible copies.
- Signed Federal Tax Returns:** These must be for the last two years, complete with supporting documents.
- Retirement, Social Security, Child Support:** Copies of award letters, checks, divorce decrees, court support ledgers are acceptable proof of income.
- Bank Statement:** Past two months original statements from each bank where you have an account, and each account you own.
- Stocks and Bonds:** Proof of ownership and value.
- List of all Creditors:** Addresses, account numbers, monthly payments and balances owing.
- Verification of Mortgage:** Canceled checks for the last twelve months, or last year-end account statements plus canceled checks for elapsed months since statement was issued.
- Certificate of Eligibility or DD2214:** For VA loans only.
- Fees:** A personal check to cover the cost of your appraisal and credit report. Ask your Loan Originator for an estimate.
- Purchase Agreement:** You will need a legible signed copy, along with a copy of the earnest money check, once you have an accepted offer. This is not needed for the pre-approval.
- Death Certificates:** If a spouse or significant other has recently passed.
- Trust Documents:** If you own property in a trust or plan to put property in a trust.
- Student Loans:** Loan amounts and monthly payments.

Remember, you'll need to provide these documents for all borrowers if separate.



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