

# BEFORE YOU APPLY FOR A LOAN: **START COLLECTING**

The following information/documentation may be required to process your loan application. Here's a handy checklist to help you start collecting these important items:

## YOUR RESIDENCE HISTORY

- Previous addresses for the last 2 years and how long you lived at each location
- If you currently rent, your landlord's name, address and telephone number to verify the most recent 12 month rental history

## YOUR EMPLOYMENT HISTORY

- Names and addresses for all employers in the last 2 years
- Dates of employment for each employer
- Letter explaining any gaps in your employment in the last 2 years
- Pay stubs for the last 30 days
- Most recent 2 years W2s
- Most recent 2 years 1040s
- Year-to-date profit and loss statement and current balance sheet (if self employed)
- Award letter and copy of most recent check for retirement, Social Security, or disability income

## SAVINGS, CHECKING, & INVESTMENT ACCOUNTS

- Checking / Savings Accounts:  
2 most recent monthly statements
- Stocks / Mutual Funds:  
2 most recent monthly statements
- 401K / Retirement Accounts:  
Most recent quarterly statements

## MISCELLANEOUS

(if applicable)

- Complete Bankruptcy papers, including discharge
- Complete Divorce papers
- Driver's License

## ADDITIONAL INFORMATION

(if Refinancing)

- Copy of most recent property tax bill
- Copy of most recent homeowner's insurance bill
- Copy of most recent mortgage statement or coupon book

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**HAVE ANY QUESTIONS? CONTACT ME TODAY!**

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EQUAL HOUSING  
OPPORTUNITY