

- **2 years of tax returns**
- **Employment History**
 - For the last two years, employment dates, addresses, salary.
- **Current pay stubs or W-2 forms**
- **Check and Savings Accounts and Certificates of Deposit**
 - Last monthly' statement
- **Stocks, Bonds, and Investment Accounts**
- **Life Insurance Policies**
 - Insurance company, policy number, face amount, cash value, if any
- **Retirement Plan**
 - Approximate vested interest value
 - Copy of latest statement
- **Automobiles**
 - Make and model of automobiles, their resale value
- **Other Assets**
 - Market value of personal and household property
- **Liabilities and Other Non-Mortgage Debt**
 - Creditors names
 - Monthly payments and balances
- **Other Income Information you may need**
 - If you're self-employed
 - Two years tax returns, profit and loss statements, both company and personal if separate.
 - Current balance sheet and profit and loss statement if more than two months into the new fiscal year, signed by CPA.
- **If you have income from:**
 - Commission**
 - Overtime**
 - Bonus**
 - Partnership**
 - Rental Property**
 - Trust**
 - Notes Receivable**
 - Interest/Dividends**
- **If employed in family business**

- Personal federal income tax returns and all schedules for the past two years
- If divorced or separated
 - Complete executed divorce decree and settlement agreement
Payment history of alimony/child support over the past 12 months, if it is a financial obligation.
If you choose to have this be considered as part of your income (you don't have to), be prepared to provide 12 months canceled checks or bank statements reflecting income deposits.
- If you own Real Estate
 - Name and address of all mortgage lenders for the past 24 months, account numbers, monthly payments and balances
 - If you've sold your home but not closed:
A copy of the sales contract
 - If you've sold your home, closed, and you will use the proceeds for your new down payment:
A copy of the HUD-1 Uniform Settlement Statement
- If you rent
 - Name, address and phone number of landlords for the past 24 months
- If you're buying a home
 - Purchase sales contract or offer to purchase and all addenda
Furnish contract with original signatures of buyer and seller
 - If a source of your down payment is a gift:
 - Name, address and relationship of donor.
Gift funds will be verified in both the donor and recipient's accounts.
Note: Not all loan programs allow gifts to be part of your down payment.