

APPLICATION CHECKLIST

Please provide the following items so that we may process your application quickly:

- Copy of driver's license (or other picture I.D.)

PROOF OF INCOME (which ever applies to you):

- Latest W-2's for all borrowers and pay stubs covering most recent 30 days, showing year to date
- Proof of fixed income (retirement, pension, social security, etc.)
- Self-employed applicants: provide last two years personal and business federal tax returns with all schedules, balance sheet and profit & loss from most recent quarter
- If you receive alimony or child support and wish to include it in your income, provide a "friend of the court" letter acknowledging payment amount and status of account

PROOF OF DOWN PAYMENT AND CASH TO CLOSE:

- Most recent statement for your deposit accounts
- Most recent asset account statements (mutual funds, IRA, 401k, etc.)

IF A PURCHASE TRANSACTION:

- Purchase agreement and all addendum's, signed by buyer and seller
- Seller's disclosure
- Copy of earnest money check
- Legal description of property

IF A REFINANCE TRANSACTION:

- Most recent summer and winter tax bills
- Copy of your homeowner's insurance policy

IF DOWN PAYMENT IS DERIVED FROM THE SALE OF PROPERTY:

- Provide a copy of the listing, purchase agreement, or closing statement

IF CONSTRUCTION LOAN:

- Blueprints, plans, specifications and cost estimates for the proposed home

Thank you for your business.