

If you are missing documents we can advise you on ways to obtain substitutes. Please be sure to bring the checklist and the appropriate documents with you to your consultation. Or if you prefer you can return them with your completed application.

- Consecutive paycheck stubs covering the last 30 days showing YTD earnings and social security number (five if paid weekly, three if paid every two weeks, two if paid twice a month, one if paid monthly)

If you are paid:

- Hourly or Salary: W2 forms for the past two years
- Commissioned or Self Employed: W2 forms and complete copies of 1040 personal Federal Income Tax Returns with all schedules for the past two years
- Social Security or Disability Income: 1099 forms for past two years, copy of current year Awards Letter, copy of most recent check or copy of three months bank statements with direct deposit.

If you own a business:

- Copies of corporate, partnership or S-Corporation Federal Income Tax Returns with all schedules and K-1s for the past two years. YTD P&L for your business.

In addition please provide:

- Complete statements (all pages) for the last three months for all checking, savings, CD, money market, stocks, bonds, or other bank and investment accounts.
- Copy of current IRA, 401K, or retirement statements.
- Sales contract and/or listing agreement on house you are purchasing.
- If applicable: Names, addresses and telephone numbers of your landlords for each residence you rented over the past two years.
- If applicable: Complete copies of divorce decree and associated amendments to support alimony and child support payments.
- If applicable: Complete bankruptcy papers, including filings and discharges.
- If applicable: Copy of Settlement Statement from sale of previous residence.
- For recent graduates (in last two years): Copies of transcripts or diploma showing the date of graduation.

If Refinancing also include:

- The Note and Settlement Statement for all current, open home loans.
- Most recent mortgage payment coupon for all current, open home loans.
- Current homeowner's insurance declaration page, including insurance agent's name and phone number.