



## U.S. LOAN APPLICATION CHECKLIST

### **General:**

- Picture ID with Social Security Number
- Payment to cover application fee
- Name and complete address of all landlords (past 2 years)

### **Income:**

- Employment history, including names, addresses, phone numbers, and length of time with that company (past 2 years)
- Copies of your most recent pay stubs and W-2 form (past 2 years)
- Verification of other income (social security, child support, retirement)  
If you are self-employed: copies of signed tax returns including all schedules (past 2 years), and a signed profit and loss statement for the current year
- If you are retired: tax returns (past 2 years)
- If you have rental property income: copies of all lease agreements

### **Assets:**

- Copies of all bank statements from checking/savings accounts (past three months)
- Copies of all stock/bond certificates and/or past statements/retirement accounts
- Prepare a list of major household items and their values
- Copies of title documents for all automobiles, boats, or motorcycles
- Face amount, monthly premiums, and cash values of all life insurance policies (cash value may be used for closing costs or down payments; you need documentation from the carrier indicating cash value)

### **Creditors:**

- Credit cards (account numbers, current balances, and monthly payments)
- Installment loans (car, student, etc.); same details as for credit cards
- Mortgage loans (property address, lender with address, account numbers, monthly payment and balance owed on all properties presently owned or sold within the last 2 years); bring proof of sale for properties sold
- Childcare expense/support (name, address, phone number)

### **Other:**

- Bankruptcy – bring discharge and schedule of creditors
- Adverse credit – bring letters of explanation
- Divorce – bring your Divorce Decrees, property settlements, quitclaim deeds, modifications, etc.
- VA only – bring Form DD214 and Certificate of Eligibility
- Retirees – bring retirement and/or Social Security Award Letter