

# Loan Application Checklist

Gather this information about your financial history, work experience, places you've lived, and how many cavities you had in middle school. (Ok, maybe not the cavities.)



## EMPLOYMENT HISTORY

- Copies of all W2's from last two years
- Copy of a full month most recent paycheck stubs
- Copies of two years' tax returns and year-to-date P&L for self-employed borrowers, sales representatives, and commissioned people
- Statement from courthouse showing child support payments
- Award letter from Social Security of Permanent Disability

## FINANCIAL INFORMATION

- Copies of two months of all bank statements, savings, checking, and Credit Union accounts
- Stock certificates or Bonds (if used for closing)
- Gift from a relative: Need a gift letter from donor, verification of donor's account that holds the funds, and proof of gift transfer
- Purchase contracts on sale of present home and/or relocation agreement for transferee

## FHA/VA

- Name and address of nearest living relative
- Photo ID and Social Security Card
- VA Loans: Certificate of Eligibility and copy of DD214 (Discharge papers)

## LIST OF CREDITORS

- Name/account numbers of all credit cards
- Name, address, and account numbers of all loans (auto, student, personal)
- Recent two-year history for a present mortgage (name, address and account numbers)
- Recent two-year history for rent (names and addresses of landlords)

## MISCELLANEOUS

- Two-year address history for each borrower
- Copy of cancelled earnest money check
- Divorce decree (if applicable)
- Copies of leases if rental property is owned by the borrower
- Condominium documents
- Application fee

Best Success  
is if you are  
PREPARED.



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