



BORROWERS CHECKLIST
(NOT ALL ITEMS MAY BE APPLICABLE)

- Two year rental history – Provide landlord names, phone numbers, **dates and addresses** of residency
- One full month of your **most recent** pay stubs
- Most current two years of your W-2's
- College transcripts or diploma, if **attended college within the last two years**
- Provide all pages of two months most recent bank statements for checking/savings. **Internet printouts are not acceptable.** Or provide a two month printout from your bank that is **signed and dated by the providing teller.** Statements and/or printouts must provide borrower's name and full account number.
- Most current asset statement (401k, stocks, retirement funds) all pages. **Internet printouts are not acceptable.**
- Social Security, Disability, and/or Pension award letters (if applicable)
- Self Employed: Complete Federal tax returns with all schedules for the last two years, Corporate Returns (if applicable) and **year-to-date Profit and Loss Statement**
- Complete Federal tax returns for prior two years (if applicable)
- Drivers License and Social Security Card
- Bankruptcy & Discharge papers – **complete set and letter of explanation for Bankruptcy** (if applicable)
- Divorce Decree/Separation Agreement (if applicable)
- Child Support Agreement/Alimony Agreement (if applicable)
- If disclosing child support as additional income you will need to **provide a 12 month history.** Must provide child's birth certificate to verify that income will continue for the next three years.
- Letter of explanation for Collections, Judgments, Foreclosure or Recent Late Payments (if applicable)
- DD214 if applying for a VA loan and original certificate of eligibility
- Alternative credit/letter of reference from a utility, insurance, and/or cable company (individual bills are not acceptable as a reference) indicating account paid as agreed for last 12 months. Documents must be printed on company letter head.
- If leasing a vehicle, provide the name of the leasing company and account number
- If you have student loans in deferment/ or consolidated provide appropriate documentation
- Verification of \$ deposit check clearing**

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