



APPLICANT INFORMATION CHECKLIST-

Purchase

- Original** Loan Application and Disclosures.
- Application fee** of \$415 for credit report and appraisal fees.
- Copy of Driver's license(s) and Social Security Cards.**
- E-Mail Address:** _____
- Verification of Source of Funds:** (No Credit Cards) (No Gifts) (No Loans)
 - Copy of most recent **3** months bank statements for each account to be used for down payment, closing costs and 6 months reserves. (Personal checking, savings, stocks, etc.)
Provide proof of account ownership and account number for each bank account.
Provide documentation of source for any large deposits or transfers.
 - Copy of all wire transfers to Bank Account and/or to Builder, along with copy of bank statement to show withdrawal of funds.
- Verification of Income:** (2 years of continuous employment - same line of work)
Salaried:
 - Original letter completed on letterhead signed by your employer to include:
 - 1.) Current occupation
 - 2.) Length of employment
 - 3.) Current year-to-date income and past 2 years earnings
- OR**
 - Self-employed:**
Original letter completed on letterhead signed by an Independent Accountant to include:
 - 1.) Current occupation
 - 2.) Length of self-employment
 - 3.) Current year-to-date income and past 2 years earnings
- Copies of last 2 years tax returns and W-2 statements.



All documents must be kept current.
All documents must be translated into English as necessary.
Return each item that is required to ensure your application will not be delayed nor denied.