

## ***ITEMS NEEDED CHECKLIST***

In addition to the completed loan application, we will need the following items to complete your Residential Loan Application.

- \_\_\_\_\_ Copy of warranty deed or survey (to verify legal description of property)
- \_\_\_\_\_ If refinance – Copy of Homeowner’s Hazard Insurance Policy.
- \_\_\_\_\_ If refinance of existing mortgage, payoff statement from mortgage company. Along with loan number, mailing address, phone number.
- \_\_\_\_\_ W-2’s (two years – most recent) 2008 and 2009.
- \_\_\_\_\_ Tax returns (last two years completed personal and business returns, if self employed where applicable.).
- \_\_\_\_\_ Monthly checking account statements (most recent two months)..
- \_\_\_\_\_ Pay stubs (covering the most recent 30 days with year to date totals.
- \_\_\_\_\_ Signed sales contract, if a purchase
- \_\_\_\_\_ Completed and signed application.
- \_\_\_\_\_ Signed signature authorization.
- \_\_\_\_\_ Signed Servicing Transfer Disclosure
- \_\_\_\_\_ Check for the appraisal (unless borrower pays appraiser directly at the time of inspection).
- \_\_\_\_\_ Self-employed borrowers must provide a current year to date profit and loss statement and two years signed Federal Tax returns with all schedules.

PLEASE make sure you note on your application if the loan is: a Cash-out Refinance, Rate/Term refinance, a purchase or a construction loan. Also note what liabilities are to be paid off at closing, where closing cost are to be paid out of closing and current appraised value, if known.

**OTHER DOCUMENTS MAY BE REQUIRED ONCE THE LOAN HAS BEEN SENT FOR PROCESSING.**