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| **Be Prepared for Your Loan Application - What to Bring**    **Employment**   * Addresses for two full years * Gross monthly income * W-2s, if available * Proof of pensions, retirement, disability or Social Security, proof of income from rentals, investments, etc. Proof of child support or alimony paid/received year to date, pay stubs.   **If self-employed**   * Two years 1040 Tax Returns and all Schedules * Current year profit and loss statement   **Creditors**   * Each creditor's name, address and type of account, account numbers, monthly payments and approximate balances, and amount of child care expenses.   **Banking**   * Names and addresses of saving institutions, account numbers for all accounts, type of accounts and present balances.   **Miscellaneous**   * List of assets in stocks, bonds, land * Life insurance cash value (documented if for down payment). If applicant is selling a home, a copy of the sales contracts and Social Security numbers for all parties should be provided. * Veterans - Certificate of Eligibility and DD-214 * Cash or check to pay for application fee   **Your Realtor should provide**   * Copy of sales contract * Copy of MLS listing sheet on property * Instructions on how appraiser is to gain entrance |