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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
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