



LOAN APPLICATION NEEDS LIST



The “Quick App” or “HELOC App” are only for pre-qualification purposes. Below are items you will need to gather and provide to us once you intend to proceed with a full loan application.

What documents are needed for a Loan Application?

It is important to understand that the loan approval is 100% dependent on the accuracy of the information and documentation you provide. To ensure a smooth transaction, it is crucial that you have all your documentation in order before the initial loan application is submitted.

Employment Information

- Most recent two years complete tax returns with all schedules
- Most recent two years W-2s, 1099s, etc.
- Most recent pay stubs covering a one-month period
- If Self-employed: Most recent three years tax returns and YTD Profit & Loss Statement

Asset/Savings Information

- Most recent three months complete bank statements (all pages) for all bank accounts
- Most recent statement from retirement, 401K, money market, mutual funds, stocks, etc.

Credit Information

- Most recent statements from your bills indicating the account number and minimum payment
- If Renting: Landlord name, address, and phone number or 12 months canceled rent checks
- If No Credit: Copies of your most recent utility bills, cell phone bills, car insurance, etc.
- If Bankruptcy Filed: Copy of complete Bankruptcy and Discharge papers
- If Co-Signer on a Mortgage, Car Note, Credit Card, etc.: Copies (front and back) of 12 months canceled checks (or other proof) showing you are not making the payments

Personal Information (Provide Copies of All that Apply)

- Driver License
- Social Security Card
- If Divorced: Divorce Decree, Palimony/Alimony Agreement (as applicable)
- If Resident Alien: Green Card and/or Work Permit
- If other Real Estate Owned, see below

If Refinancing or Other Real Estate Is Owned (Provide Copies of All that Apply)

- Deed and Note from the Current Loan
- Property Tax Bill
- Hazard (Homeowner's) Insurance Policy
- Payment Coupon/Mortgage Statement for the Current Mortgage
- If Property is Multi-Unit: Rental Agreements