



Home Financing Application Checklist

To ensure a timely closing, please upload ALL required documents on the Customer Portal within 7 days of Application.

Applicant Profile	Document Checklist
<p>All Applicants (and Co-Applicants)</p>	<p><u>Identification Documents</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Copy of Passport (if U.S. Citizen) OR <input type="checkbox"/> Copy of Green Card + copy of Driver's License (if resident alien) OR <input type="checkbox"/> Copy of eligible Work Visa (if non-resident and non-citizen) <p><u>Income and Asset Documents</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent 60 days' bank statement (Checking or Savings Accounts - all pages even if blank) <input type="checkbox"/> 2 months' transaction history from any source that will be used for financing (example: 401K, Stocks and Bonds etc.) <p><u>If Employed (W-2)</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent 2 years' W-2s <input type="checkbox"/> Most recent 2 years' Personal Tax Return (all pages) <input type="checkbox"/> Most recent 30 days' Pay Stub showing year-to-date earnings <p><u>If Self-Employed or Business Owner</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent 2 years' Business Tax Return (all pages) <input type="checkbox"/> Year-to-date Profit & Loss Statements with 2 months' business bank statements
<p>Other Income & Assets (if applicable)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> 6 months' bank statements reflecting income received <input type="checkbox"/> Most recent year's Social Security award letter (for Social Security income) <input type="checkbox"/> Divorce decree (for child support & alimony) <input type="checkbox"/> Gift letter (if using gift funds for down payment) <input type="checkbox"/> If other properties owned, upload Mortgage Statements, Property Tax Statements, Insurance Statements & HOA Dues for those properties
<p>If Purchasing a Home</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of signed Sales Contract by both Buyer and Seller (if there is no sales contract at the time of application, you may receive a Pre-Approval letter instead of a Full Approval) <input type="checkbox"/> Homeowners Insurance information (Company Name, Policy Number, and Company Phone Number) <input type="checkbox"/> Condo Association Name and Phone Number (if buying a condo)
<p>If Refinancing</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Current Mortgage Company (Company Name, Loan Number, Phone Number, Current Mortgage Balance)