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## LOAN APPROVAL CHECKLIST

Certain documents are required to complete the transaction, whether you're buying a new home or simply refinancing your existing mortgage. Ensuring you have all the documents on the list helps us finalize your mortgage faster.

### ALL APPLICANTS

- Purchase contract or sale agreement - fully executed
- W2's for the last two years
- The most recent 30 days' worth of paystubs
- Government issued photo ID for all applicants
- Most recent checking, savings, and 401K statements - all pages
- 1099's - if applicable
- Social Security Awards Letter- if applicable
- Retirement Statements- if applicable

### SELF-EMPLOYED

- Most recent two years of business and personal tax returns - all schedules and all pages
- Year to date Profit and Loss Statement
- Two years of 1099's - if applicable

### CURRENT HOMEOWNER

- Most recent mortgage statement
- Declaration page for insurance
- Most recent property tax bill
- HOA dues - if applicable

While the list of documents above is a great start to move the process along, additional documentation may be needed. If this happens, we will be sure to reach out and let you know what they are.

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