

Loan Document Checklist

Credit Approval Document Checklist

Borrowers with W2 earnings:

- Last two years W2's*
- Last four weeks paystubs*
- Two months bank statements*
- Other asset statements*

Self-Employed Borrowers:

- Tax returns for previous two years*
- Current business license*
- Two months bank statements*
- Other asset statements*

Social Security Earnings

- Awards Letters*
- Two months bank statements*
- Other asset statements*

Homeowners Insurance

- Copy of insurance declarations for all properties owned*
- Name and phone number of homeowner's insurance agent*

Miscellaneous Items

- Divorce Decree to document Alimony/Child support*
- Letters of explanation for derogatory credit*
- Final HUD's from all home sales within the last 90 days.*

*Additional items may be required.

24 Hour Credit Approvals

Fast Credit Approvals: Credit approval starts when the signed loan application is returned to our office along with the items listed in the loan document checklist. Credit approvals do not constitute final loan approval and are subject to underwriting review.