



Documents Needed for Your Home Loan

Information about the home

- Signed copy of the purchase agreement with all addendums and change orders
- Copy of cleared earnest money check
- Blueprints, plans and specs for new construction
- Copy of homeowners insurance policy (and/or flood insurance policy) if you are refinancing, or an insurance binder if this is a new purchase
- Copy of most recent mortgage statements if you are refinancing or any unpaid bills for construction that need to be paid at closing

Identification

- Driver's license or valid photo ID

Income & Assets

- Federal tax returns and W-2 forms for the last two (2) years
- Most recent pay stubs covering a 30-day period
- Bank statements for previous two months on all accounts that will be used for qualification purposes or are funds that you will be bringing to the closing (for a down payment, etc.)
- Most recent copies of 401(k), pension or other investment account statements

Special circumstances only

- If you're self-employed, provide the last two (2) years tax returns, including all schedules and K-1's (only if you own more than 25% of the business)
- Any award letters, if applicable, Social Security, Disability, Pension/Retirement
- Copy of divorce decree and/or proof or receipt of child support, alimony and/or spousal maintenance
- VA Certificate of Eligibility and/or DD214
- If you own investment property or a second home, provide copies of current leases and a current mortgage statement
- If in school in the last two years, provide copy of degree, certificate or certified transcripts
- If selling or have sold a home...
 - Copy of the sales contract
 - Copy of HUD1 Settlement Statement on recent home sale
- A copy of your paperwork if you've gone through a bankruptcy in the last 7 years.

Note: Additional documentation may be requested during the underwriting process



More Resources Online!

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