

REAL ESTATE/CONSTRUCTION FINANCE AND REFINANCE CHECKLIST

NOTE: Although additional information may be required by certain lenders, the following list should give you a good head start. For an FHA or VA loan additional documents may be required; check with your local FHA and VA offices for specific requirements.

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| <ul style="list-style-type: none"> <input type="checkbox"/> Paycheck stubs – 1 month <input type="checkbox"/> W2's – 2 years <input type="checkbox"/> Tax returns (including corporate returns if applicable) – 3 years <input type="checkbox"/> Bank statements (checking and savings accounts) – 3 months <input type="checkbox"/> Residency history – 3 years <input type="checkbox"/> Employer history information – 2 years <input type="checkbox"/> Additional income history (social security, pensions, etc.) <input type="checkbox"/> Assets - (Roth, IRA, 401K, CD, brokerage account, real property, personal property, etc.) with names, contact information and account numbers – 2 months (all pages of statements) <input type="checkbox"/> Liabilities (creditors) - (credit cards, loans, personal property, real property, etc.) with names, contact information and account numbers – 2 months (all pages of statements) <input type="checkbox"/> Leases on rental properties owned <input type="checkbox"/> Child support or alimony documentation <input type="checkbox"/> Know credit score in advance
<i>Tip: Obtaining your credit score prior to applying for a loan lets you correct any errors in advance</i> <input type="checkbox"/> Copy of social security card <input type="checkbox"/> Photo ID <input type="checkbox"/> Current landlord or mortgage holder name and contact information <input type="checkbox"/> Homeowner Association fees <input type="checkbox"/> Homeowner Association Declarations | <ul style="list-style-type: none"> <input type="checkbox"/> Down payment and cash closing costs documentation (where is the money coming from) <input type="checkbox"/> If self-employed or corporation, profit and loss, business license, 1099's, W2's & balance sheet - current <input type="checkbox"/> Divorce or settlement agreement <input type="checkbox"/> Previous bankruptcy or short sale documentation <input type="checkbox"/> Application fee (if applicable) <input type="checkbox"/> Other refinancing requirements (Note, Deed of Trust, etc.) <input type="checkbox"/> Purchase contract on new home (if applicable) <input type="checkbox"/> Sales contract on existing home (if applicable) <input type="checkbox"/> Seller's disclosure (if applicable) <input type="checkbox"/> Realtor listing (if applicable) <input type="checkbox"/> Relocation contract with employer (if applicable) <input type="checkbox"/> Copy of canceled earnest money check <input type="checkbox"/> Settlement statement (if applicable) <input type="checkbox"/> Proof of homeowner's insurance <input type="checkbox"/> Survey (may be ordered by mortgage lender) <input type="checkbox"/> Appraisal (may be ordered by mortgage lender) <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ |
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