

Borrower's Checklist

Property Information:

- 1. Copy of original Offer to Purchase Agreement or escrow papers; if construction loan, copy of plans and specifications.
- 2. Legal Description from survey, deed or title work.

Borrower Information:

- 1. Copy of divorce or separation documents.
- 2. Copy of bankruptcy proceedings with status and explanation.
- 3. Gift letter or explanation of source of funds for closing costs.

Income Information:

- 1. Most recent pay stubs showing year-to-date earnings and pay period.
- 2. Last two years' Federal tax returns and W-2 forms.
- 3. If self-employed, year-to-date Profit and Loss Statement prepared by your accountant and/or corporate/partnership tax returns.
- 4. Partnership Agreements.
- 5. Explanations of any other income.
- 6. Copies of documents and explanations of any money owed you.

Other Information:

- 1. Name and address of current landlord with rent receipts for the past year.
- 2. Explanation letter for any late payments, judgements, liens, bankruptcy or foreclosure.
- 3. Closing Statement from sale of current property.
- 4. Copies of last two months' bank statements.
- 5. Due to the U.S. Patriot Act you may be asked for documentation concerning your identity.
- 6. If non-resident, copy of Certificate of Resident Alien Status (Green Card).