Home Financing Application Checklist

To ensure a timely closing, please upload ALL required documents* on the Customer Portal within 7 days of Application.

Applicant Profile	Document Checklist
All Applicants (and Co-Applicants)	**Identification Documents** ☐ Copy of Passport (if U.S. Citizen) **OR** ☐ Copy of Green Card + copy of Driver's License (if resident alien) **OR** ☐ Copy of eligible Work Visa (if non-resident and non-citizen) **Income and Asset Documents** ☐ Most recent 60 days' bank statement to verify complete assets covering the down payment and closing costs • (Checking or Savings Accounts - all pages even if blank) ☐ 2 months' transaction history from any source that will be used for financing • (Example: 401K, Stocks and Bonds etc.) ☐ Copy of cleared Earnest Money Deposit (Check or wire transfer) **If Employed (W-2)** ☐ Most recent 2 years' W-2s ☐ Most recent 2 years' Personal Tax Return (all pages) ☐ Most recent 30 days' Pay Stub showing year-to-date earnings • Dated within 30 days of application received date **If Self-Employed or Business Owner** ☐ Most recent 2 years' Business Tax Return (all pages) ☐ Year-to-date Profit & Loss Statements with 3 months' business bank statements
Other Income, Assets & Liabilities (if applicable)	**Income** ☐ Most recent year's Social Security award letter (for Social Security income) ☐ Child support or alimony income • Signed divorce decree with 6 months of bank statements showing consecutive payments ☐ If other income is being used (overtime, commission, bonus) provide 2 year history with end of year paystubs

Other Income, Assets & Liabilities (if applicable)	**Assets** ☐ Gift letter (if using gift funds for down payment) and gift source **Liabilities** ☐ If other properties owned, upload Mortgage Statements, Property Tax Statements, Insurance Statements & HOA Dues for those properties ☐ Child support or alimony obligations • Signed divorce decree, all pages
If Purchasing a Home	☐ Copy of signed Sales Contract with all pages and addenda by both Buyer and Seller (if you have a property address identified) ☐ Real estate agent and agency contact information (if involved) ☐ Homeowners Insurance information (Company Name, Policy Number, and Company Phone Number) ☐ Condo Association Name and Phone Number (if buying a condo)
If Refinancing	☐ Most recent mortgage statement for subject property ☐ Homeowner insurance or evidence of insurance for subject property

**Please speak to an Account Executive for additional documentation that may be required according to your situation.*