



Application Checklist

To expedite the processing of your application, please complete the following checklist. Indicate the specific documents that are enclosed by checking the appropriate box next to each document mark N/A

- Employment Payroll Stubs.** Submit copies of your last two months of employment payroll stubs.
- Personal Income Tax Returns.** All applicants must submit complete copies of your Federal Income Tax Returns for the past two years. **Re-sign** (with original signature) each copy of the tax return in the space provided on page two of the tax return.
- W-2s.** Provide copies of you W2s for the past two years.
- Business Federal Income Tax Returns.** If you are self-employed, submit copies of your business Federal Income Tax Returns for the past two years. Re-sign (with original signature) each copy of the tax return in the space provided on page two of the tax return.
- Personal Financial Statement.** If you are self-employed submit a current Financial Statement prepared and signed by an accountant.
- Business Profit and Loss (Income Statement) & Business Balance Sheet.** If you are self-employed, submit these documents prepared and signed by an accountant.
- Additional income.** If you wish to have any additional income considered as a basis for repaying the obligation, provide evidence of any additional income (i.e.: interest or dividend income-provide statements; rental property income-provide leases; alimony or child support-provide copy of agreement; etc.)
- Bank statements.** Submit copies of bank statements for the past three months on all accounts that you listed in section VI of the loan application form.
- Sales Contract.** If you are purchasing property, submit an executed copy of the sales contract.
- Deposit Letter.** If this mortgage loan is for a purchase, submit a Deposit Letter from your real estate officer or the attorney holding the down payment check. The letter must be on the realtor's or attorney's letterhead. Along with copy of down payment check and complete bank statement showing check clearing.
- Proof of Residency.** If you are not a citizen of the United States, submit proof of residency (i.e.: green card or naturalization Document).