

DOCUMENTS NEEDED AT LOAN APPLICATION

ALL BORROWERS

- Copies of W-2's for the last two years;
- Copies of paycheck stubs for the last 30 days (most current);
- Copies of checking and saving account statements for last 3 months (all pages);
- Copies of quarterly or semi-annual statements for checking, savings, IRA's, CD's, money market fund, stock, 401k, profit sharing, etc.;
- Income Tax Forms;
- Copy of sales contract when ratified;
- Employment history for the last two years (address any gaps of employment);
- Residency history over the last two years, with name, phone number, address and account number of Land or Mortgage Company.
- Rental property copies of leases plus mortgage information.
- Canceled earnest money check when it clears or corresponding bank statement, if applicable;
- Commissioned or bonused income — if 25% or more of base, must have 2 year tax returns;
- Check for the expense of appraisal & credit report;
- Refinance Copy of Note, Deed of Trust, Settlement Statement, Survey, and Insurance information;
- Any assets used for down payment, closing cost, and cash reserves must be documented by a paper trail;
- If paid off mortgage in the last 2 years, need copies of HUD1;
- Copy of drivers license for applicant and co-applicant.

SELF-EMPLOYED BORROWERS

- Copies of most recent 2 years tax returns (with all schedules including k-1's, if applicable);
- Copy of current profit & loss statement and balance sheet;
- Copy of corporate/partnership tax returns for most recent 2 year period if owning 25% or more of company — copies of W-2's and/or 1099 forms.

DOCUMENTS WHICH MAY BE REQUIRED

- Relocation Agreement if move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits;
- Previous bankruptcy, need copies of petition for bankruptcy and discharge, including supporting schedules;
- Divorce Decree if applicable;
- Documentation supporting moneys received from social security/retirement trust income, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least 3 years.

DOCUMENTS NEEDED FOR FHA/VA LOANS

- FHA: Copy of social security card and drivers license for each applicant and co-applicants;
- VA: Original Certificate of Eligibility and copy of DD214 Discharge Paper; Name and address of nearest living relative; and, Child Care information.

PrimeLending strives to make the home loan process simple and timely. Contact us today!



Home Loans Made SimpleSM

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