

Getting started is easy,

after completing your application, to move forward we will need these documents:

1

Income and employment information

- Your **most recent** one month's pay stub(s)
- Your **most recent** two years of your Form W-2 from your employer
- Pension Award letter (for retired individuals)
- Social Security Award letters (for those on Social Security)

NOTE: If you are **SELF EMPLOYED** or you get paid any commissions or bonuses, we also need your most recent two years of Federal tax returns, **signed**. Don't forget to include all pages and schedules. And, if you own a business, we will also need the most recent two years of personal tax returns and any business returns you filed for your company (e.g., 1120, 1120S, Schedule K-1 / 1065)

2

Asset information

- Bank statements for **previous two months** for all checking and savings accounts
- **Most recent two months** statements for all investment accounts
- Copy of latest 401k statement (or other retirement assets because they can count as reserves)
- Source of down payment

3

Credit information

- If you rent, your landlord's name, address, and phone number (for verification of rental history)
- Explanations for any of the following items which may appear on your credit report: late payments, credit inquiries in the last 90 days, collections, judgments and/or liens
- If you currently own your own home, your most recent mortgage statement, Homeowners Insurance Declaration Page, and a copy of your most recent tax bill.

4

Other information

- General Contractor's Statement from your builder that details all costs
- Name and contact information for your builder.
- Sales Contract (if purchasing a lot), and closing statement from purchase
- Property Deed or Title Policy (if you own the property)
- Blueprints