

Items Required for Mortgage Loan Application

- ' Completed Residential Loan Application (Form 1003)
- ' Copies of federal tax returns for the last three years
- ' Copies of W-2 forms for the last three years
- ' Copies of paycheck stubs for the last two months
- ' Copies of all bank statements for the last two months
- ' Statements for 401k, retirement funds, stock certificates, life insurance (if applicable)
- ' Signed authorization form for release of information
- ' Proof of U.S. Citizenship or Permanent Resident status (birth certificate, passport, naturalization certificate, green card)
- ' Letters of explanation for late payments or credit issues (if applicable)
- ' Contact information for landlord (two years minimum)
- ' Gift letter (if applicable)
- ' Purchase agreement (needed when property is purchased)
- ' Appraisal fee due at time appraisal is ordered (amount to be determined)
- ' Upfront fee of \$150 payable to the Affordable Housing Clearinghouse. This fee will be applied to your loan fees at closing (within 90 days of pre-approval).