



Save time and avoid delays by having as much of the following information as possible available when you meet with your lender. Your loan expert will then review this documentation with you and determine which pieces are necessary to underwrite and approve your application.

- Copy of Purchase Sales Contract or Offer to Purchase and all addendums (signed by buyer and seller)
- Last 2 years' tax returns and W-2s
- Last 2 years' employment history
- Last 3 consecutive pay stubs (5 if paid weekly)
- Name, address and phone number for last 2 years' residence(s) and landlord(s). Renters should bring evidence of 12 months' rent payments.
- Last 3 months' statements for savings, checking, CD, money market accounts, etc.
- Recent statement on retirement accounts (IRA, 401K, 403-B, Annuity, etc.)
- Monthly payments and balances on all open accounts
- Divorce decree (if applicable)
- Bankruptcy schedules/discharge papers (if applicable)
- If you are not a US citizen, provide a copy of your Green Card (front & back). If you are not a permanent resident, provide a copy of your H-1 or L-1 visa.