



# Home Financing Application Checklist

To ensure a timely closing, please upload ALL required documents\* on the Customer Portal within 7 days of Application.

Applicant Profile	Document Checklist
<p>All Applicants (and Co-Applicants)</p>	<p><b><u>Identification Documents</u></b></p> <p>Copy of Passport (if U.S. Citizen) <b>OR</b>            Copy of Green Card + copy of Driver's License (if resident alien) <b>OR</b>            Copy of eligible Work Visa (if non-resident and non-citizen)</p> <p><b><u>Income and Asset Documents</u></b></p> <p>Most recent 60 days' bank statement to verify complete assets covering the down payment and closing costs</p> <ul style="list-style-type: none"> <li>• (Checking or Savings Accounts - all pages even if blank)</li> </ul> <p>2 months' transaction history from any source that will be used for financing</p> <ul style="list-style-type: none"> <li>• (Example: 401K, Stocks and Bonds etc.)</li> </ul> <p>Copy of cleared Earnest Money Deposit (Check or wire transfer)</p> <p><b><u>If Employed (W-2)</u></b></p> <p>Most recent 2 years' W-2s            Most recent 2 years' Personal Tax Return (all pages)            Most recent 30 days' Pay Stub showing year-to-date earnings</p> <ul style="list-style-type: none"> <li>• Dated within 30 days of application received date</li> </ul> <p><b><u>If Self-Employed or Business Owner</u></b></p> <p>Most recent 2 years' Business Tax Return (all pages)            Year-to-date Profit &amp; Loss Statements with 3 months' business bank statements</p>
<p>Other Income, Assets &amp; Liabilities (if applicable)</p>	<p><b>Income</b></p> <p>Most recent year's Social Security award letter (for Social Security income)</p> <p>Child support or alimony income</p> <ul style="list-style-type: none"> <li>• Signed divorce decree with 6 months of bank statements showing consecutive payments</li> </ul> <p>If other income is being used (overtime, commission, bonus) provide 2 year history with end of year paystubs</p>

<p>Other Income, Assets &amp; Liabilities (if applicable)</p>	<p><b>Assets</b></p> <p>Gift letter (if using gift funds for down payment) and gift source</p> <p><b>Liabilities</b></p> <p>If other properties owned, upload Mortgage Statements, Property Tax Statements, Insurance Statements &amp; HOA Dues for those properties</p> <p>Child support or alimony obligations</p> <ul style="list-style-type: none"> <li>• Signed divorce decree, all pages</li> </ul>
<p>If Purchasing a Home</p>	<p>Copy of signed Sales Contract with all pages and addenda by both Buyer and Seller (if you have a property address identified)</p> <p>Real estate agent and agency contact information (if involved)</p> <p>Homeowners Insurance information (Company Name, Policy Number, and Company Phone Number)</p> <p>Condo Association Name and Phone Number (if buying a condo)</p>
<p>If Refinancing</p>	<p>Most recent mortgage statement for subject property</p> <p>Homeowner insurance or evidence of insurance for subject property</p>

*\*Please speak to an Account Executive for additional documentation that may be required according to your situation.*