

# What To Bring To A Loan Application

- Names, addresses, Social Security Numbers and dates of birth for all borrowers
- Names, addresses, and phone numbers of employers and/or landlords for the last two years
- Name, address, account, number, minimum monthly payment, and balance owed on all outstanding debts (car payments, credit cards, child support, etc.)
- Copies of last month's paycheck stubs
- Copies of the last two months account statements on all deposit accounts, stock accounts, mutual funds, etc.
- Complete personal income tax returns and all W-2 forms for the past two years
- Complete business income tax returns for the past two years
- If self-employed or receive income from commissions, year-to-date Profit & Loss Statement & balance sheet
- Letter of explanation on any gaps in employment in the past two years
- Letter of explanation on past credit problems
- Copy of divorce decree and property settlement agreement, if applicable
- Copy of bankruptcy documents (filing and discharge), if applicable
- Letter of explanation for bankruptcy, if applicable
- Credit report fee/ appraisal fee