

Home Purchase Document Checklist

Following are the most common documents that lenders need in order to review and approve a purchase application. Your home buying specialist or account manager will go over specific details, but the list below should give you a general idea of what items you will need to provide.

INCOME DOCUMENTS

- If you are salaried or hourly**, you will need to provide paystubs that cover a full month's salary as well as copies of your last two years' W-2 forms.
- If you are self-employed**, you may need to provide a year-to-date profit and loss statement and balance sheet as well as signed tax returns for the last two reporting years (business and personal).
- If you are retired or earn income from other means**, you would need to provide any of the following applicable documents:
 - Social Security and disability payments
 - Pension income
 - Dividends
 - Child support or alimony
 - Bonuses
 - Overtime
 - Rental property income

ASSET INFORMATION

- Copies of statements used to verify you have sufficient funds to pay for your down payment, closing fees, pre-paid items, required reserves, and other funds required for the transaction. This could include the following:
 - Savings and checking account statements
 - 401(k), IRA, and other retirement accounts
 - Stocks, bonds, mutual funds, and other investment accounts

OTHER INFORMATION

- Complete fully-executed purchase agreement with all counter-offers
- Contact information for your real estate agent

Remember, the checklist above is a general list of the most common documents required in a purchase transaction. Your home buying specialist or account manager will give you a specific list of items we will need for your unique situation.