

Please contact your Bank Forward real estate lender with any questions

For quick, easy loan approval, have these items ready when you apply for a loan:

- Driver’s license—copy of driver’s license for all borrowers
- Pay stubs—copy of most recent pay stubs for all jobs covering last 30 days with year-to-date earnings
- Tax returns—copy of last two (2) year’s tax returns with all schedules; **all pages**
- W-2s—copy of the most recent two (2) year’s W-2s
- Bank statements—copy of last two (2) month’s statements on all bank accounts; **all pages**
- Bank copies of any large deposits
- Earnest money check—front and back copy showing it has gone through your account
- Bank statement showing earnest money check has gone through your account
- Investment accounts—copy of most recent statements on all stock, mutual funds, bonds, etc.; **all pages**
- Retirement accounts—copy of most recent statement on all retirement accounts (Roth IRA, 401(k), etc.)
- Copy of most recent mortgage statement showing escrow information
- Copy of purchase agreement for your new home signed by all parties with all addendums
- Name and phone number of your homeowners insurance agent: _____
We can provide you with a quote from Insure Forward upon your request.
- If applicable, name and phone number of your agent for flood insurance (if different from above): _____

If self-employed:

- Corporate or partnership tax returns and K-1s for last two (2) years
- Current YTD profit and loss statement

Construction loan information:

- Purchase price and down payment of property/lot (purchase agreement)
- Existing loan amount against property/lot (loan statement) if applicable
- Estimate/bid of construction costs as defined on enclosed “Sworn Construction Statement” to be completed by your contractor
- Proposed building contract that includes timeline for completion, contractor’s name, license, insurance and contact information
- Blueprint or drawing from your contractor
- Abstract
- Builders risk/homeowners insurance

If applicable:

- Gift letter signed by all parties (lender to provide a blank form). Gifts also require a front and back copy of donor’s check used to make the gift; proof funds were deposited into your bank account and a copy of donor’s bank statement showing funds were available and debited from account .
- A final copy of divorce decree or child support decree; **all pages**
- A copy of your most recent Social Security or disability award letter
- Official student transcript if attended school in the past two (2) years
- Sale of current home—copy of the purchase agreement on sale of your present home and copy of settlement statement, if closed
- Seller’s name, phone number, and address: _____
- Other: _____