



HOME LOAN APPLICATION CHECKLIST – PURCHASE OR REFINANCE

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

If applicable:

- VA Loans: Form DD214
- 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 copy of donor’s bank statement showing funds were available and debited from account.
- A final copy of the divorce decree or child support decree; **all pages**
- A copy of your most recent Social Security or disability award letter
- Letter from lender showing **anticipated** payment on deferred student loans
- Official student transcript if attended school in the past two (2) years
- A copy of bankruptcy documents and discharge; **all pages**
- Sale of current home—copy of the purchase agreement on sale of your present home and copy of settlement statement, if closed
- Contract for deed
- Seller’s name, phone number, and address: _____
- Other: _____
- Other: _____
- Other: _____

