

information • What You Need To Bring

INFORMATION THAT MAY BE REQUESTED BY YOUR LENDER

It is advisable to have little or no major changes to your financial situation in and around the time you will be applying for this loan. Try to avoid moving money from one account to another; e.g. If you plan to open a bank account here, wait until after you have applied for the loan. Also any new debts incurred after the application could cause an approval to be withdrawn.

You can save time if you bring the following items with you:

1. W-2 and pay stub (30 days).
2. Past two years pay history for landlord/mortgage company.
3. Contract of Sale and legal description.
4. Latest three months bank statements (all accounts).
5. All current monthly obligations including credit cards, account numbers, monthly payment and balance forward.
6. Loan information on other real estate owned.
7. Copy of driver's license or other photo ID (FHA/VA).
8. Certificate of Eligibility and DD-214's (VA only).
9. VA certificate eligibility on *PRIOR* VA loan (HUD 1 if less than 3 years ago).
10. Check for credit report and appraisal.
11. Self-employed: Last two years tax returns with schedules, year-to-date profit & loss, and balance sheets.
12. Social Security card.
13. Bank/brokerage/investment or IRA statements (3 mos.)
14. Divorce decree(s): evidence of receipt of child support/alimony income, e.g. 12 mos. bank statements.
15. Anything that even looks like it might be useful in verifying income and debts.

* If you plan to obtain a VA loan, then bring your Certificate of Eligibility, if you have it. If you do not have this form, then we can help you to get one ahead of time.

* If you are about to move, try to pack anything that has to do with your finances into what you are carrying with you.

Be prepared: almost always, the lender will ask for something you didn't bring!



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