

Application Package

Included in this package is:

1. Uniform Residential Loan Application
2. Federal E-Sign Act Disclosure and Decline/Consent
3. Borrower's Certification and Authorization
4. Verification of Employment (signature only is required)
5. Verification of Deposit (signature only is required)
6. W-9 Request for Taxpayer Identification Number and Certification
7. Credit Report Authorization and Release
8. 4506-T Request for Transcript of Tax Return

In addition to completing the above documents also provide:

If property is being purchased:

1. Copy of Driver's License & Social Security Card
2. Copy of last 2 years tax returns with W-2s
3. Copy of last 30 days pay stubs
4. Copy of last 2 months bank statements
5. Copy of Sales Contract
6. Property tax information
7. Copy of Homeowners' Association documents (if any)

If refinancing property already owned:

1. Copy of Driver's License & Social Security Card
2. Copy of last 2 years tax returns with W-2s
3. Copy of last 30 days pay stubs
4. Copy of last 2 months bank statements
5. Copy of Homeowner's Insurance coverage
6. Copy of flood insurance coverage (if applicable)
7. Real Estate Tax receipt
8. Copy of Homeowners' Association documents (if any)