



Interview Checklist

The following information will be needed to complete your loan application. By returning copies of the requested documentation and forms along with your completed application, you can save valuable time in the processing of your loan request.

Copies of the following documents are needed:

1. Completed Written and signed **application**
2. Copy of the **Mortgage** or **Purchase Agreement** if applicable
3. Copy of most recent **Pay stubs** for each borrower, showing year to date information, and borrowers' last 2 years **W-2** forms If applicable, copy of award letters (**Social Security, Disability and Retirement**)
4. Copies of last 3 months Bank Statements for Savings and/or Checking accounts
5. If **Self-employed or commission income** is shown, include copies of:
 - **Last (3) years federal tax returns with all schedules**
 - **Year to date profit and loss statement**
6. Name of current **mortgage lender** and copy of recent statement
7. Copy of **Homeowners and Flood Insurance Policy** with agent name and phone number
8. Copy of Property **Tax Bill** or **Tax Assessment**
9. If you currently rent; **Landlord's name and phone number**

If the real estate you own is:

- Currently rented – a copy of the **current lease** or **rental agreement** for each unit
- Listed for Sale – a copy of the **listing agreement**
- Sold, Closed, and the proceeds from the sale will be used for the down payment - a **copy of the HUD 1 Settlement Statement**

If applicable, a letter explaining reason for past delinquency or bankruptcy filing:

- Copy of recorded discharge papers and schedule
- Release of Judgments
- Written explanation for any account which has been 30 days delinquent