



Anna Babineaux
Residential Mortgage Loan Originator

"Your Best Interest Is My Priority"

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ITEMS NEEDED AT TIME OF LOAN APPLICATION

CURRENT BANK STATEMENTS

Two consecutive months – supply only the accounts which will contain your funds for closing. If you transfer from accounts into this account, we will need that statement also. Note that any numbered page is required. Statements must contain the bank name and address, your name and address, your account number. NOTE: **Copies of non electronic deposit items over \$500 (order from the bank; if copies were not maintained)**

Hourly/Salary –PAYSTUBS- 3 most recent pay stubs and keep them coming; we do need employer addresses and telephone numbers, and your job title; if Work Number or other verification source – please supply key codes, etc.

Self employed - current YTD P & L and Balance Sheet and business tax returns for the past 2 years

PREVIOUS Employers, addresses, telephone numbers, titles and salaries-- If Current Employ Is Less Than 2 Yrs

Two Years Tax Returns with W2'S, all pages, if gaps lets discuss; If applying Feb to April –add the most recent past year W2's; If applying after April and the prior year tax return is not filed; must provide proof of that an extension has been filed. FHA- if money is owed to the IRS proof this is paid will be required; if a payment arrangement is made ask me to verify proof of months in repayment

RECEIVING A PENSION OR S.S. BENEFITS-- Copy Award Certificate for life time benefit and 1099's which attach to tax returns

RECORDED DIVORCE DECREE-- Evidence Of Child Support Due/Received and obligated debts

OTHER REAL ESTATE OWNED-- Copy Of Current Leases Or Rental Agreements – only if put in service between tax years (this information is largely obtained via the Sch E on the tax return; mortgage statements are required, + insurance policies, tax and HOA dues).

RECEIVING GIFT FUNDS-- Must Be Immediate Family--Completed Gift Letter/Documentation and bank statement for full 30 days is required, along with the proof of transfer

Residential Addresses for the past 2 years (homes, apartments, family member)

SPECIAL ITEMS -- Copy of DL, S.S Cards, Green Card, Work Certificate, Eligibility Certificate (VA DD-214), & Child Care Expenses (VA)

Cancelled earnest money check and option fee check; front and back of the back cleared item

Insurance – shop early and provide the estimate and full contact information of your desired agent. ASAP; delays can slow down the approval

Refinance: provide existing Survey, mortgage statement for most recent month due, and current insurance policies for fire/wind/flood