
DOCUMENT CHECKLIST

Here is a list of the documents that you may need for your loan. Different programs require varying amounts of documentation. The loan program you select may require more or less documentation. Your First Choice Loan Specialist will assist you in determining which apply to your loan.

- Past two (2) years W-2 statements.
- Pay stubs covering the last (30) thirty days.
- Most recent bank statements, (three months).
- Most recent transaction summary of 401K, IRA or Mutual Fund Accounts.
- Photocopies of any stocks or certificates of deposits.
- Copy of the purchase and sale agreement.
- If you are currently renting....either 12 months canceled rent checks or the name and address of your current landlord.
- If divorced... a fully executed divorce decree.
- For a refinance, a copy of the deed and most recent tax bill.
- A letter of explanation for any known credit problems.

For self-employed borrowers, employed in sales, paid by commission or own rental real estate:

- Two (2) years signed personal tax returns, including all schedules.
- If self-employed through a corporation, last two years corporate returns as well as a year-to-date profit and loss statement and balance sheet.