Loan Application Checklist

To determine loan eligibility, lenders typically require the following documents from each applicant:

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INCOME DOCUMENTS

- Federal tax returns: last 2 years
- W-2s: last 2 years
- Pay stubs: last 2 months
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

ASSET DOCUMENTS

- Bank statements: 2 most recent checking and savings accounts
- 401(k) or retirement account statement and summary
- Other assets: statements/summaries of IRAs, stocks, bonds, etc.

OTHER DOCUMENTS

- Copy of driver's license or ID and Social Security card
- Addresses for the past 2-5 years and landlord's contact info
- Student loan statements: showing current and future payments
- Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits

Questions? We have answers!

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