



# Home Loan Application Checklist

## Property

- ☐ Property information (if you already have a contract on a house)
- ☐ Purchase agreement (signed copy of all pages and copy of all addendums)

*If you are selling your current home:*

- ☐ Copy of signed sales contract

*If you have sold your current home:*

- ☐ Copy of HUD-1 or Closing Disclosure (all pages)

## Income & Assets

- ☐ Pay stubs for the last 30 days
- ☐ W-2s from the last two years
- ☐ Federal 1040 tax returns (all pages)
- ☐ K-1s (need all K-1s listed on Schedule E of 1040 form)
- ☐ 1099s to document income
- ☐ Bank statements for all bank accounts, mutual funds, retirement and/or investment accounts for the last two months (all pages). Screen prints from a website may not be sufficient.

*If you have made any large deposits to your accounts:*

- ☐ Explanation and source for deposit

*If the large deposit was a gift:*

- ☐ Signed gift letter (lender can supply)
- ☐ Copy of the gift check (if the gift has not yet been received, talk with your lender)
- ☐ Copy of deposit receipt when the gift was deposited
- ☐ For FHA loans, a copy of the gift donor's bank statement (all pages)

*If you own more than 25% of a business listed on the K-1:*

- ☐ Corporate or Partnership tax returns for the last two years (all pages)

*If you own rental property or a second home:*

- ☐ Evidence of tax and insurance premiums (or signed explanation letter if property is not insured) for each property owned

*If you are retired:*

- ☐ Current year Pension Award Letter that clearly states your monthly pension income

*If you receive Social Security:*

- ☐ Current year Social Security Benefit Award Letter and 1099s for previous year

*If you are counting child support as income:*

- ☐ Copy of court order (all pages) to document the amount paid to you
- ☐ Copy of 12 months of cancelled child support checks, or printout from Kansas Payment Center to verify receipt of income for the past 12 months

### If you're applying for a VA loan

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- ☐ Copy of DD Form 214 (if active military, provide current LES statement)
- ☐ Information on any previous VA home loans
- ☐ Disabled veteran information (if applicable) so we can determine your VA funding fee

*If you pay monthly daycare:*

- ☐ Amount you pay monthly (we include this in your debt ratios)
- ☐ Name, address, and phone number of the child care provider
- ☐ Number of dependents and their ages (VA underwriting needs this to calculate the VA residual income)

### Insurance Agent

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- ☐ Name and phone number of the agent you plan to use to insure your new home
- ☐ Confirm annual insurance premium amount as soon as possible

### Miscellaneous

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- ☐ Photo ID and proof of Social Security number
- ☐ Residence addresses for the past two years
- ☐ A copy of your divorce decree, if applicable (all pages)
- ☐ Copy of front and back of Green Card (if you are not a citizen) and additional information to determine residency status

**This is not a complete list. After review of the documents submitted, additional items may be requested by your mortgage lender.**