

## **Initial Loan Commitment List for Residential Loan Application**

1. Copy of most recent 2 years tax return with W-2's (complete return) for all persons on the application.
2. Copies of the most recent 30 days pay stubs.
3. 2 Year rental history included names and addresses for landlord. If you have lived with someone (ex. Parents or family member) please include their name and address for proof of residency even if you didn't have to pay rent.
4. 2 year employment history including name, address and phone number for each place of employment.
5. Copies of 6 most recent bank statements for all checking and savings accounts. If these aren't bank originals, the copies must be signed and dated page by page by a bank representative.
6. Copy of Drivers License and Social Security Card.
7. Copy of Resident Alien Card (if applies).
8. Copy of divorce papers for any previous marriages (if applicable).
9. Copy of court ordered child support (and ID number for county) or last 12 months cancelled checks showing payment of not court ordered.
10. Copy of any bankruptcy papers (all schedules) if applies.
11. If self-employed must have most recent 2 years tax returns, personal and business with all schedules. Year to date Profit/Loss statement and balance sheet.

**DO NOT CREATE ANY NEW DEBT OR DO ANYTHING TO EFFECT YOUR CURRENT CREDIT STATUS DURING THE APPLICATION AND BIDDING PROCESS. CHANGING YOUR CREDIT IN AN ADVERSE WAY MAY VOID YOUR APPLICATION AND CAUSE YOUR LOAN TO BE DENIED. IF YOU HAVE ANY QUESTIONS PLEASE CALL THE OFFICE AT (352) 498-0816.**