

LOAN APPLICATION CHECKLIST



PremierCapital
mortgage

a Fairway Independent Mortgage Corporation

In general, the documentation for a home purchase or refinance you will need includes:

- Check for application fee - \$350.00 (appraisal and credit report)

Property Information (if you already have a contract on a house)

- Purchase Agreement for home.
- Copy of legal description or MLS sheet if available.
- If you are selling your current home, copy of listing contract.
- If you have sold your current home, copy of settlement statement (HUD-1).
 - For Refinances - copy of Warranty Deed, Survey, Owner's Coverage Title Insurance, property appraisal & settlement statement (HUD-1) if available. These documents were most likely provided in a file folder during your last closing.
 - For Refinances - home insurance contact information.

Income & Assets

- Pay stubs for the last 30 days.
- For the past two years:
 - Name, addresses, phone number, & dates of employment for each employer for previous 2 years.
 - W-2s for previous 2 years.
- Statements for each bank, mutual fund, and/or investment account for the last three months (**all pages**).

If you have made any large deposits to your accounts:

- Explanation and source for deposit.
- If large deposit was a gift:
 - Signed gift letter (we can supply).
 - Copy of gift check.
 - Copy of deposit receipt.

If you own more than 25% of a business:

- Corporate or partnership tax returns.

If self-employed or commissioned income:

- Tax returns for the last three years (with schedules).
- Year-to-Date Profit and Loss Statement prepared by an accountant.

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Stockbridge, GA 30281

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All information is believed to be accurate but is not warranted. This information is not intended to be an indication of loan qualification, loan approval or a commitment to lend. Other limitations may apply.

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Income & Assets (cont'd)

If you own rental property:

- Tax returns for the last two years and current rental agreements.

If you are retired:

- Pension Award Letter.

If you receive Social Security:

- Social Security Award Letter.

If you are counting child support as income:

- Copy of divorce settlement.
- Copy of twelve months of cancelled child support checks.

Debts

For Refinances - Last 1st & 2nd mortgage statements if available

- Last statements for any credit to be paid off.

Explanation of credit report abnormalities, including:

- Late payments, credit inquiries in the last 90 days, charge-offs, collections, judgments and/or liens.
- Bankruptcy filed within last seven years (bring a copy of your bankruptcy papers - filed copy & discharge paper).

VA Loans

- Copy of DD Form 214, Report of Separation and certificate of eligibility if available.

Miscellaneous

- Photo ID and proof of Social Security number.
- Residence addresses for the past two years.
- If applicable, a copy of your divorce decree/separation agreement - filed copy.
- If you are not a citizen, a copy of the front and back of your green card.



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