

In general, the documentation you will need includes:

- Check or credit card for application fee

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

- Purchase Agreement.
- If you are selling your current home, copy of listing contract.
- If you have sold your current home, copy of settlement statement (HUD-1).

Income & Assets

- Pay stubs for the last 30 days.

For the past two years:

- Names and addresses of each employer.

- W-2s

- Statements for each bank, mutual fund, and/or investment account for the last three months.

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

- Explanation and source for deposit.

- If large deposit was a gift:

- 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:

- Tax returns for the last three years (with schedules).

- Year-to-Date Profit and Loss Statement prepared by an accountant.

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

- Names, addresses, account numbers, balances and monthly payments on all current loans.
- Explanation of credit report anomalies, 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).

VA Loans

- Copy of DD Form 214, Report of Separation.

Miscellaneous

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