

LOAN APPLICATION CHECKLIST

Refinance

In order to meet your desired closing date, it is imperative for you to provide all documentation requested immediately upon request. Any delay on your part may cause a missed deadline.

Documents required for a formal mortgage loan application:

- Copy of driver's license
- Social security card or second form of ID
- Most recent 1 month paystub with year to date totals
- Most recent 2 years W2 or 1099
- Most recent 2 months bank statements - all pages, even if blank
- Current retirement quarterly statement (*with terms of withdrawal if applicable*)
- Last 2 years Federal Tax Returns (*all schedules*)
- Divorce decree, separation agreement, child support documentation (*if applicable*)
- Social security awards letter (*if applicable*)
- Landlord's name, address and phone number if rented in past 2 years
- Most recent 2 years employer(s) contact information
- Copy of current mortgage statement
- Copy of homeowner's insurance declaration page
- Copy of note from Closing Package when property purchased

For Virginia Housing (VH) loan programs:

- Past 3 years Federal Tax Returns (*ensure page 2 is signed*) and W2s

For VA loan programs:

- DD214 (*if retired or inactive military*)
- Statement of Service (*if active duty military*)
- VA disability awards letter (*if applicable*)

For self-employed borrowers:

- Most recent 3 years signed tax returns with all schedules
- 2 years signed tax returns on all companies owned with all schedules
- Year-to-date company profit & loss statement(s)
- Business license (*proprietor only*)

Additional information required:

- Current mortgage statement on Vanderbilt loan