

# 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