
BUYER'S
Guide
To Real Estate



Loan Application Checklist

LOAN APPLICATION CHECKLIST



- ☐ Name and complete address of last two years of residence.
- ☐ Name and complete address of last two years landlord or mortgage company.
- ☐ Explanation letter regarding any employment gaps over the last two years.
- ☐ Name and address of last two years employers with dates.
- ☐ Explanation letter of any credit deficiencies.
- ☐ Social Security Numbers of all borrowers.
- ☐ Current gross monthly income figures.
- ☐ Copy of paystubs covering a 30-day period and last two years W2s and or 1099s.
- ☐ If income is derived from other sources, two years tax returns, both business and personal with all schedules, signed.
- ☐ If self-employed, current profit and loss on income and expenses.
- ☐ If divorced, copy of complete recorded decree and settlement.
- ☐ Name, address, and account numbers of all places where assets are held (checking, savings, CD's, IRA's, etc.) 3 month's of most current statements.
- ☐ List of stocks, securities with market value – certified copies.
- ☐ Estimate of cash value of life insurance.
- ☐ Schedule of real estate owned, with value, lien, rental income, payments.
- ☐ Year, make, and model of vehicles.
- ☐ Estimate value of furniture and personal property.
- ☐ Name, address, numbers, balance and payments of installment loans
- ☐ If child support is being paid, proof of payments.
- ☐ If relocating, information regarding buy-out of house, payment of closing costs, etc. from company.
- ☐ If selling current house, copy of listing agreement or contract.
- ☐ Homeowner's Insurance documentation.

Additional Requirements for FHA/VA Loan Applications

- ☐ Copy of Driver's License and Social Security Cards
- ☐ Name and address of nearest living relative.
- ☐ Copy of DD214 and/or original Certificate of Eligibility (VA only).
- ☐ Child care expenses must be provided.



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