



HERE'S WHAT WE NEED TO COMPLETE YOUR APPLICATION

ALL APPLICANTS:

- ✓ Residential Loan Application (completed and signed)
- ✓ Authorization to Release Information (signed)
- ✓ Real Estate Schedule (If more than 3 properties owned)
- ✓ Equal Credit Opportunity/Fair Lending Notice (signed)
- ✓ Appraisal Disclosure (signed)
- ✓ Affiliated Business Arrangement Disclosure (signed)
- ✓ Visit www.ForBuyersOnlyRealty.com and use the "Buy Now" button under the "Loan Services" link to remit the fee for a three-bureau credit report (you'll receive a copy)

SALARIED APPLICANTS:

- ✓ Recent paystub(s) covering the last 30 days showing year-to-date income
- ✓ W2's for the past 2 years

SELF EMPLOYED APPLICANTS:

- ✓ Copy of Federal Tax Returns for the last 2 years (including all schedules and signatures)
- ✓ Copy of Corporate Federal Tax Returns and K1s or 1120's for the last 2 years (if applicable)
- ✓ Copy of 1099's for the last 2 years

SPECIALTY ITEMS:

[If any of the following apply, please include the indicated document(s)]

- ✓ *Currently Renting:* Provide proof of timely payment of rent (cancelled rent checks or bank statements showing automatic rent payments for the past 12 months, or Landlords name, address and phone number)
- ✓ *Sold Home in the Last 12 Months:* Copy of Final Settlement Statement (HUD-1)
- ✓ *Rental Property:* Copy of Rental Agreement(s)
- ✓ *Divorced:* Copy of Final Dissolution and complete Divorce Papers
- ✓ *Resident Alien:* Copy of Resident Alien Card
- ✓ *Bankruptcy:* Copy of completed Filing and Discharge

ADDITIONAL ITEMS:

- ✓ Copy of most recent 2 months consecutive statements for all key bank and investment accounts (all pages of each statement)
- ✓ Copy of statements for all IRA's, 401K's and Retirement Accounts
- ✓ Gift Documentation
- ✓ Credit explanation for _____ account(s)
- ✓ Other _____
- ✓ Other _____