



Home Loan Pre-Application Materials Checklist

<http://www.equityatlas.com/get-started/pre-application/>

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Home Loan Application Initiation

To initiate the home loan application, the following information is required. Most of the information you will be able to pull from memory. The list is provided to assist in completing the application.

Address, length of time at residence, and any previous address for the past two years

Current and previous employers over the past two years: Names, addresses, and phone numbers

Monthly income for current and previous employers over the past two years

Additional monthly income from pension funds, social security, or investments (if applicable)

Checking and savings accounts: Account numbers and balances

Investment and/or retirement accounts: Account numbers and balances

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Home Loan Pre-Approval Validation

After the loan application has been submitted, the following documentation is required to validate the information provided on the application. Once the documentation is received, it will be verified and the loan pre-approval will be issued.

Pay stubs from the last 30 days

W2s from the last 2 years

Federal Tax Returns from the last 2 years (only applicable if source of income is self-employment, rental, farm, or partnership)

Investment and/or Retirement account statements from the last 2 months (all pages)

Social Security, pension, or retirement benefit award letter (if applicable)

Rental agreement (if applicable)

Divorce decree or separation agreement (if applicable)

Bankruptcy filing including Notice of Discharge (if applicable)

Derogatory credit: Letter of explanation (if applicable)

Rental agreement (if applicable)

DD214 and VA Certificate of Eligibility (for VA loans only)

The above documentation is required for all loan applicants. The list is not exhaustive. There may be additional items required for verification. In the event you have questions regarding the list, don't hesitate to contact your Home Loan Advisor for further instructions as well as the best means for delivery of the financial documentation.