



THE LOAN APPLICATION

AT THE TIME OF MORTGAGE LOAN APPLICATION MOST LENDERS WANT THE BUYER TO PROVIDE THE FOLLOWING:

- Present and previous addresses (2 years)
- Present and previous employers, addresses and exact date of employment (2 years)
- Current income from employment
- One (1) month of most recent pay stubs - both borrowers
- Last two (2) years W-2's - both borrowers
- Account numbers and balances for checking and savings accounts
- Most recent three (3) months checking and savings statements
- Documentation of other liquid assets necessary for this transaction
- Account numbers, address where payments are made, payment amounts, and balances for all current creditors and past credit references
- Birth date(s)
- Marriage date
- Social Security Card(s)
- Drivers License(s)
- Name, address and phone number of nearest living relative(s)
- Acceptable purchase agreement and any addendum(s)
- IMPORTANT PROPERTY INFORMATION: Listing card/information sheet on property which must include exact legal description; NOTE: permanent parcel/tax code number IS NOT ADEQUATE; year built; lot size; annual property tax information; seller disclosure form; lead based paint disclosure
- Child care expenses
- Earnest money verification
- Child Care letter
- Application fee (if applicable) _____

AND, IF APPLICABLE:

- Documentation on other sources of income (i.e., child support, social security benefits, disability, part-time job (2 year minimum))
- "Green Card" (Permanent Resident Alien Registration) if not a U.S. citizen
- Two (2) previous years tax returns (all schedules) if SELF-EMPLOYED and year-to-date P&L and Balance Sheet prepared by an accountant
- Bankruptcy papers (Petition, Discharge, List of Creditors)
- Divorce decree if obligated to pay alimony, child support or separate maintenance
- Schedule of other real estate owned



FIDELITY TITLE COMPANY

A Title Insurance Agency • Est. 1987

- Veteran documents - DD214, Certificate of Eligibility
- New Construction - three (3) sets of blueprints, plans and specifications