



# VikingMortgage

Teamwork - Empowerment - Positivity - Excellence

A Division of Pinnacle Capital Mortgage Corp.

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## Loan Application Checklist

In general, the documentation you will need includes:

- Check or credit card authorization for appraisal, credit report fee

## Property Information (if you already have a contract on a house)

- Purchase Agreement.
- Copy of legal description and MLS sheet.
- If you are selling your current home, copy of listing contract.
- If you have sold your current home, copy of settlement statement (HUD-1).

## Income & Assets

- Pay stubs for the last 30 days.
- For the past two years:
  - Names and addresses of each employer.
  - W-2s
- Statements for each bank, mutual fund, and/or investment account for the last three months.
- Estimated value of personal property and furniture.
- If you have made any large deposits to your accounts:
  - Explanation and source for deposit.
  - If large deposit was a gift:
    - Signed gift letter (lender can supply).
    - Copy of gift check.
    - Copy of deposit receipt.
- If you own more than 25% of a business:

- Corporate or partnership tax returns.
- If self-employed:
  - Tax returns for the last three years (with schedules).
  - Year-to-Date Profit and Loss Statement prepared by an accountant.
- If you own rental property:
  - Tax returns for the last two years and current rental agreements.
- If you are retired:
  - Pension Award Letter.
- If you receive Social Security:
  - Social Security Award Letter.
- If you are counting child support as income:
  - Copy of divorce settlement.
  - Copy of twelve months of cancelled child support checks.

### **Debts**

- Names, addresses, account numbers, balances and monthly payments on all current loans.
- Explanation of credit report anomalies, including:
  - Late payments, credit inquiries in the last 90 days, charge-offs, collections, judgments and/or liens.
  - Bankruptcy filed within last seven years (bring a copy of your bankruptcy papers).

### **VA Loans**

- Copy of DD Form 214, Report of Separation.

### **Miscellaneous**

- Photo ID and proof of Social Security number.
- Residence addresses for the past two years.
- If applicable, a copy of your divorce decree.
- If you are not a citizen, a copy of the front and back of your green card.