

Integrated Financial

Information for loan application

Social Security Number

- For borrower and co-borrower if any

Employment History

- For the last two years, employment dates, addresses, salary, forms W2
- Current pay stubs

Check and Savings Accounts and Certificates of Deposit

- Location of bank accounts, account numbers and balances
- Address of bank if out of town
- Last 3 months' statements

Stocks, Bonds, and Investment Accounts

- Broker's name and address, description of stocks, bonds, etc.
- Last 3 months' statements or copies of stock certificates

Life Insurance Policies

- Insurance company, policy number, face amount, cash value, if any

Retirement Plan

- Approximate vested interest value
- Copy of latest statement

Automobiles

- Make and model of automobiles, their resale value

Other Assets

- Market value of personal and household property

Liabilities and Other Non-Mortgage Debt

- Creditors names, addresses, account numbers
- Monthly payments and balances

Other income information you may need

If you have income from:

- Commission
- Overtime
- Bonus
- Partnership
- Rental property
- Trust

- Notes receivable
- Interest/dividends

You'll need two years' personal federal tax returns

If divorced or separated

- Complete executed divorce decree and settlement agreement
- Payment history of alimony/child support over the past 12 months, if it is a financial obligation
- If you choose to have this be considered as part of your income (you don't have to), be prepared to provide 12 months canceled checks or bank statements reflecting income deposits

If you own real estate

- Name and address of all mortgage lenders for the past 24 months, account numbers, monthly payments and balances

If you've sold your home but not closed

- A copy of the sales contract

If you've sold your home, closed, and you will use the proceeds for your new down payment

- A copy of the HUD-1 Uniform Settlement Statement

If you rent

- Name, address and phone number of landlords for the past 24 months

If you're buying a home

- Purchase sales contract or offer to purchase and all addenda
- Furnish contract with original signatures of buyer and seller

If you're a member of the Armed Forces obtaining a Veterans Administration Loan

- DD-214 Certificate of Release or Discharge from Active Duty

If a source of your down payment is a gift

- Name, address and relationship of donor
 - Gift funds will be verified in both the donor and recipient's accounts
- Note: Not all loan programs allow gifts to be part of your down payment.