



# Loan Documents Checklist

The items below are a general list of documents and information you will need to provide for the processing of your loan. Once we have obtained a full loan application, we will provide you with a complete customizable checklist geared towards your specific scenario and loan program. Please note that after review of the documentation provided, additional information may be requested.

## Standard Document List:

1. Last month of paystubs
2. Last 2 yrs. W-2s/1099s
3. Last 2 yrs. tax transcripts directly from the IRS (RD/USDA only)
4. 2 months most recent bank statements; all accounts/all numbered pages, even if blank
5. Most recent quarterly retirement account statement; all accounts/all numbered pages, even if blank
6. Valid photo IDs

## Additional Documentation, as applicable:

1. Last 2 years personal and business tax returns, including all schedules
2. Divorce decree with property settlement agreement
3. Child support order
4. Proof of consistent child support payments received covering the most recent 6 months, if using for qualifying
5. Bankruptcy discharge papers, including all schedules
6. Letters of explanation for derogatory credit
7. Contact information for current landlord
8. Proof of monthly student loan payment amount