



Loan Application Checklist

After applying for your loan, please supply the following information:

- All W-2's from last 2 years *(3 years for MHFA Loans)*
- Personal Federal Tax Returns from last 2 years *(all schedules) (3 years for MHFA Loans)*
- Legible copy of your driver's license to comply with the requirements of the Patriot Act
Please make sure your face and ID number are legible
- Your 2 most recent pay stubs covering 30 days of consecutive income
- Your 2 most recent asset statements covering 2 months (bank/401K,IRA) for all accounts
Please include all pages for each account even if some of the pages are blank
- Contact information for the Homeowner's Insurance Agent you intend to use

Only send the following if applicable for your situation:

- Gift letter & documentation
- Proof of unemployment income earned for the last 2 years
- Bankruptcy paperwork including discharge if you have had a bankruptcy in the last 7 years
- Sheriff Sale Certificate if you have had a foreclosure in the last 7 years
- HUD-1 Settlement Statement from sale of home if you've had a short sale in the last 7 years
- Social Security Award Letters for the current year and 1099's from last 2 years
- Most recent mortgage statement for your current home
- Property tax statement on any investment property or land that you own
- Pension 1099's for the last 2 years & Award Letter
- CPA & Financial Planner contact information
- Divorce decree or paternity order if you are paying or receiving child support.
- If receiving child support, please provide history of receipt for last 3 months
- School transcripts if you attended school within the last 2 years
- Permanent Resident Alien Card

If you are applying for an MHFA First Time Home Buyer Start Up Loan please note that MHFA programs require we document the income of the borrower's legal spouse. This is required even if they will not be on the loan. Please provide the following:

- Signed Borrower Authorization so we can obtain a verification of employment
- Their W-2's from the last 3 years
- Their Personal Federal Tax Returns from the last 3 years *(all schedules)*
- Their 2 most recent pay stubs covering 30 days of consecutive income

