

## Checklist to Expedite Loan Processing

Property	<p>Legible copy of fully executed sales contract (on purchase &amp; sale of existing property if applicable)</p> <p>Title evidence for refinance and copy of Home Insurance Policy</p> <p>Copy of Real Estate Tax Bill</p> <p>Mortgage loan number and the name, address &amp; telephone number of the mortgage holder</p>
Income	<p>Pay stubs for the most recent 2 weeks.</p> <p>Address &amp; telephone number for your employer</p> <p>Signed federal tax returns, W-2s and all applicable schedules for the last 2 years.</p> <p>Signed returns and applicable schedules for partnerships &amp; corporations for the last 2 years</p> <p>Signed true copy of balance sheet and YTD profit and loss statement dated within 120 days of closing</p>
Assets	<p>Depository account statements for the last 2 months.</p> <p>Stock and security statements for the last 2 months.</p> <p>Most recent 401K statement.</p> <p>If an asset is to be sold to generate funds to close, a copy of the signed settlement statement or other evidence of conveyance and transfer of funds (i.e. a bill of sale for personal property) is required prior to closing.</p>
Liabilities	<p>A list of creditors' names, account numbers, monthly payments and current balances.</p> <p>If applicable, a list of real estate owned with breakdown of income, expense and value.</p>
Divorce	<p>If applicable, provide a copy of the signed, filed Judgment for Dissolution of Marriage and Property Settlement.</p>

Bankruptcy

If applicable, the discharge must have occurred more than 3 years prior to application.

Provide a copy of petition and discharge.

Letter of explanation detailing reason for bankruptcy.