



## Loan Documentation / Application Checklist

Borrower Name(s): \_\_\_\_\_

Mortgage Loan Consultant: \_\_\_\_\_

To complete your loan, we will need documentation to verify your application.  
Submit only photocopies of supporting documents for each borrower.

### **Application Documents – Please complete and sign all forms**

- Borrower’s authorization form and a completed Statement of Information (attached)
- Credit & appraisal fee form (attached)

### **Income Documents**

- One month of paystubs showing: Current & YTD income, company name and employee name
- Past two years W-2 statements, OR;
- Social Security awards letter
- Retirement or pension income awards letters and proof of receipt, OR;
- If retirement is paid from 401(k), IRA or Keogh retirement account, provide retirement statement.

### ***Self-Employed Applicants or Applicants with Rental Properties Only***

- Most current two years federal 1040 tax returns (with all schedules). If partnership, 1065 and K-1’s; if S-Corporate, 1120S and K-1’s or Incorporated, 1120’s.
- Lease agreements for rental properties not on Schedule E; including mortgage statement, homeowners insurance declaration, Home Owners Association statement (if applicable).

### **Asset Document**

- Two recent consecutive months bank statements (all pages, even if blank).

### **Homeowner Documents**

- Most recent mortgage statement
- Homeowner insurance declaration page
- Homeowner Association (HOA) statement
- Complete copy of the recorded trust document with addendums (If property is held in a trust)

**Documents must be submitted within two (2) business days  
of signing your loan estimate and disclosures.**

*Once you have signed your loan estimate and disclosures the above checklist is required to begin the processing of your loan. Every application is unique, and you may be required to provide additional documentation. If more information/documentation is required, please provide promptly so your loan can be processed in a timely manner.*

<b>SCU USE ONLY – COMPLETED CHECKLIST CONFIRMATION</b>		Application #: _____
Date Received: _____	Loan Consultant Signature: _____	