HENIN REALTY
30 Years

PRINTABLE GUIDE

LOAN APPLICATION CHECKLIST

A preparation guide to review with your chosen lender.

INCOME AND FINANCIAL RECORDS

- ☐ Recent pay stubs (the website checklist suggests the last 30 days).
- ☐ Signed federal tax returns and W-2 or 1099 forms for the last two years.
- ☐ Recent bank, retirement and investment statements (three months on the website checklist).
- ☐ Details of current loans, balances and monthly payments.

DOCUMENTS THAT MAY APPLY

- ☐ Listing agreement or closing statement for another property.
- ☐ Homeowners insurance information and rental agreements.
- ☐ Gift-fund documentation, where applicable.
- ☐ Identity documents and other evidence requested by your lender.
- ☐ Pension or Social Security award letters, if relevant.
- ☐ Documentation explaining the source of purchase funds or credit-history issues.

IF SELF-EMPLOYED

- ☐ Signed business tax returns with schedules for the last two years.
- ☐ Year-to-date profit and loss statement and personal financial statement.

Requirements vary by lender and circumstances. Confirm the list with your lender and send sensitive documents only through its secure channel. This guide is not a loan application or an approval.