

Items needed for a Credit Application

Employment

- Addresses for two full years.
- Gross monthly income.
- W-2's, if available.
 - Proof of pensions, retirement, disability of Social Security.
 - Proof of income from rental investments, etc.
 - Proof of child support or alimony paid/received.
 - Year to date pay stub.
- If self-employed:
 - Two years 1040 Tax Returns.
 - Current year profit and loss statement.

Creditors

- Each creditor's name, address, and type of account.
- Account numbers.
- Monthly payments and approximate balances.
- Amount of child care expenses.

Banking

- Names and addresses of saving institutions.
- Account numbers for all accounts.
- Types of accounts and present balances.

Miscellaneous

- List of assets in stocks, bonds, land.
- Life insurance cash value (documented if used as cash down payment).
- If applicant is selling a home, a copy of the sales contract.
- Social Security numbers for all parties.
- Veterans - Certificate of Eligibility & DD-214.
- Cash or check to pay for application fee. & appraisal

Realtors®

- Copy of sales agreement.
- Copy of listing on property.
- Instruction on how appraiser is to gain access.