



WHAT YOU WILL NEED TO GET *started* WITH YOUR CONSTRUCTION LOAN



BUILDING YOUR HOME... JUST GOT EASIER!

We have listed the documents we usually require to close a loan. We may have other requirements based on your situation, but finding these documents in advance will help make the process smoother.

COMMON DOCUMENTS

- Most recent 2 Years W2's
- Current pay stubs (last 30 days)
- 2 months most recent bank statements (all accounts and all pages)
- Identification documentation: driver's license, permanent resident alien card, etc.
- Social security card
- Name and number of your homeowners insurance agent

IF APPLICABLE

- Copy of earnest money check and purchase contract (for purchase transactions)
- Last 2 years personal and business tax returns with all pages (if self-employed)
- 1099s and copy of business license (if self-employed)
- Copy of 401k or investment accounts (if money is used for the down payment)
- Trust documentation
- Bankruptcy papers
- Divorce decree or separation agreement
- Child support order
- Awards letter if you receive social security or retirement income
- Name and address of relative living closest to you (VA only)
- Copy of DD214 (VA only)
- Tax statements for all properties owned
- Settlement papers (if recently sold home)
- Current mortgage statement
- Name and number of landlord

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Our loan advisors are available days and evenings at your convenience.



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