

Safe Harbor Financial Solutions



DOCUMENTATION LIST FOR RESIDENTIAL HOME LOAN APPLICATION

The following is a list of documents necessary to complete a residential loan application package. You will need to provide a clear and clean copy.

- ✚ Photo ID (Patriot Act requirement)
 - Drivers License *or* State-Issued ID Card
- ✚ Social Security Card (Patriot Act requirement)
- ✚ Income Documentation
 - Pay stubs (most recent 30-days)
 - W2s for most current past two (2) years
 - If self-employed:
 - Federal Tax Returns (all pages) for most current past two (2) years
 - Year-to-date Profit and Loss Statement (From 01/01 to most recent full-month end)
- ✚ Financial and Assets Documentation
 - Checking statement (most recent 2 months)
 - Savings statement *(most recent 2 months) (*if needed*)
 - Retirement or Investment statement(s)* (most recent 2 months or most recent quarterly) (*if needed*)
 - Car(s) with Clear Title(s)—Make, Model, Year and Estimated Blue Book Value
- ✚ Credit Documentation
 - Bankruptcy Papers—initial filing and dismissal—all pages (*if applicable*)
 - If less than 10 years from Dismissal Date
 - If more than 10 years, forgiven account(s) still on current credit report (Additional fee to update per account *per* credit bureau to be —must be paid upfront)
 - Divorce Decree—initial filing and any modifications (*if applicable*)
 - Child Support Court Orders—initial filing and any modifications (*if applicable*)
 - Provide copy of birth certificates
 - Letters of Proof Paid or Settled Accounts (*if applicable*)
 - To update accounts not shown correctly on current report (Additional fee to update per account *per* credit bureau—must be paid upfront)

For refinances, please provide the following additional documents:

- ✚ HUD-1 Settlement Statement(s) (most current loans)
 - 1st Mortgage
 - 2nd Mortgage (if applicable)
 - 3rd Mortgage (if applicable)
- ✚ Homeowners Insurance Policy (most current declaration page only)
- ✚ Property Tax Bill (most recent)
- ✚ Warranty Deed *or* Security Deed (if there is an existing mortgage)

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