

# LOAN APPLICATION CHECKLIST

## THE BASICS:

- Photo ID & Social Security card
- Pay stubs for the last 30 days
- Last 2 months Bank Statements (**all pages**) for each bank and/or investment account
- Last 2 Years W-2's & Federal Tax Returns (all schedules)
- Homeowners Insurance Information: Company, Agent Name, Phone #

## FOR THE PAST 2 YEARS:

- Previous employer phone numbers/addresses/employed dates
- Residence address history
- Contact Information for Past & Present Landlords

## IF APPLICABLE:

### **(If Retired)**

- Award letters verifying pension, and/or annuity income

### **(If You Receive Social Security)**

- Social Security Award Letter

### **(If You Are Self-Employed)**

- Last two years corporate or partnership tax returns and applicable W2's & K1's
- Year-to-date Profit and Loss statements and Balance Sheets

### **(If You Own Other Properties)**

- Current rental agreements
- Current homeowner's insurance including agent's name and phone number
- Most recent real estate tax bill

### **(For Recent Graduates - in last two years)**

- Copies of transcripts or diploma showing the date of graduation

### **(If Divorced or Legally Separated)**

- Complete copy of divorce decree and associated amendments
- Proof of alimony or child support payments paid or received in past 12 mos.

### **(VA Loans)**

- DD-214 (or Statement of Service if active duty military)

### **(If Bankruptcy Filed Within Last 7 Years)**

- Complete bankruptcy papers, including filings, discharge papers and list of creditors

### **(If Refinancing)**

- Most recent mortgage statement for all current, open mortgages
- Copy of NOTE, HUD and DEED for all current, open mortgages

### **(If Using Gift Funds)**

- Signed gift letter
- Copy of gift check
- Copy of deposit receipt

### **(If You Are Not A US Citizen)**

- Copy of the front and back of your green card

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- Fax items Attn: Jackson Team to 928-726-7366
  - US Mail or Overnight to: 454 W. Catalina Dr, Yuma, AZ 85364
  - Email to: [jacksonteam@novahomeloans.com](mailto:jacksonteam@novahomeloans.com)
  - Or call us at 928-726-7266 for an in-person appointment, or to set up a secure online document portal