

Items Needed Loan Checklist

1. Latest 2 years of W2's
2. Most current paystubs for latest one month period
3. 2 most recent bank statements

Self Employed must use latest 2 years tax returns and a year to date profit and loss statement.

Be prepared to provide a letter of explanation for any derogatory credit or any unusual circumstances. Such as a extraordinarily long commute to work or a several month gap in your employment history

Most loans don't require a lot of information from you. But the more information you provide to clear up any unusual circumstances will help your loan close faster.