



TODAY'S BANK

Strong. Stable. Secure.

Once you have signed an Intent to Proceed signifying that you have accepted the lender's offer, you will be asked to provide several documents. Note that this is a general list – some items may or may not apply to you and additional items may be requested.

Borrower Information

- US Driver's License (in or out-of-state), State ID card (non-Driver's License), US Armed Forces ID card, or Passport
- If non-resident, a copy of Certificate of Resident Alien Status (Green Card), Current Visa, and Passport

Income Information

- Most recent income documentation for all parties – covering 30 days. (Social Security, Retirement, Current Job income, etc.)
- Most recent 2 month bank statements (all pages)
- Most recent 401k, IRA, or other retirement account statements
- Documentation of any other income
- Completed tax returns from the last 2 years (signed)
- W2s from last 2 years (signed)
- If self-employed, year-to-date Profit and Loss statement prepared by accountant and/or corporate/partnership tax returns
- Partnership Agreement
- Explanation letter for any late payments, judgments, liens, bankruptcy, or foreclosure
- Gift letter or explanation of source of funds for closing costs

Current Property Information

- Copy of your homeowner's insurance and flood policy on all property owned
- Copy of your most recent property tax bill and the due date on all property owned
- Most recent mortgage statement on all property owned
- Closing statements from sale of current property owned
- Name and address of current landlord with evidence of rent payments for the past year

Purchase Property Information

- Copy of fully executed Sales Contract
- If construction loan, a copy of plans and specifications
- Legal description from survey, deed, or title work