



HOME LOAN CHECKLIST

CONFIDENTIAL DREAM HOME ROADMAP

Items Needed For All Loans

- ☐ Current Driver's License or government issued ID
- ☐ Pay stubs from the past 30 days or current income
- ☐ Tax Returns(all pages) & W-2 forms for the previous two years.
- ☐ Employment history for the previous 2 years
- ☐ Proof of homeowner's insurance.
- ☐ Payment covering the cost of appraisal if applicable to Chisholm Trail State Bank
- ☐ Two months of most current statements on all checking, savings, investments, retirement and/or any other asset accounts. (all pages of statements, even blank pages)

Items Needed For Purchase Only

- ☐ Copy of Real Estate Contract
- ☐ If you have sold a home within the last 12 months, provide the final closing statement (HUD-1)

Items Needed As Applicable

- ☐ Current mortgage statement(s) with account numbers and addresses for all properties
- ☐ If you own rental property, provide rental lease agreements and two years business tax returns and insurance for all properties
- ☐ If you receive child support and will use it to qualify for the loans, provide proof of payment (minimum of 12 month history)
- ☐ If you have declared bankruptcy, provide copy of discharge and list of creditors. Divorce decree, if applicable.
- ☐ If you have sold a home within the last 12 months, provide the final closing statement (HUD-1)

Self-employed Will Also Need

- ☐ Copies of the past two years personal and business tax returns, K1's, and current Profit & Loss Statement

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Additional documentation may be requested

