

Home Loan Application Documents

This list provides examples of documents you might need for your home loan application. Your loan officer will work with you to identify the specific ones required for your situation.

Income Documentation:

- Paystubs covering 30 day period that clearly show your name, company name, current address, month, and year to date income totals
- Past 2 years of W-2s
- If your 2-year employment history indicates a job gap of more than 30 days, please provide a letter of explanation (typed and signed) addressing the reason for the gap and the dates associated.
- Current years Social Security Awards Letter (this is different than you 1099 received at the end of the year)
- Pension 1099 or monthly statement
- Leases/Rental agreements for all properties owned or purchased in the past year.
- Divorce Decree(s) / Settlement agreement / Proof of Child Support from FOC / Proof of alimony (Received for at least six months)



Self Employed Income Documentation:

- Past 2 years FULL Personal Tax Returns with ALL schedules.
- Past 2 years FULL Business Tax Returns with ALL schedules including any and all K-1s. All tax returns provided must be signed on the bottom of page 1 where indicated.

Liabilities Documentation:

- If you are paying alimony, child support, or separate maintenance income, please provide the FO Court paperwork and/or divorce decree.
- If you have a loan on your 401k Account, please provide the terms of financing for the loan. This was provided to you upon inception of the loan.
- Your benefits or HR department can help you with this paperwork if you are unable to locate.
- Student loans in deferment – we will use 1% of the balance of the loan for the monthly payment on all deferred student loan payments. If you have a statement showing a different payment amount, please provide.
- If we are paying off any debt with this refinance, please provide full statements that list the following: full account number, mailing address, name and payoff amount.

Homeowners/Property Owned Documentation (Please include ALL homes/properties you own):

- A copy of your most recent Mortgage statement(s) for all properties financed
- A copy of your most recent real estate tax bills for all properties owned
- A copy of your most recent homeowner's insurance statement(s) for all properties owned. The statement must show the annual premium and itemized coverage.

Miscellaneous Documentation:

- Copy of Driver's License
- Trust: If your property is held in a trust, we will need a copy of the certificate of trust. Must be dated within the last 12 months.

For information about property guidelines visit: www.tlccu.org/assets/files/wmparjQg



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