

Financing the American Dream With



EXPRESS DOC CHECKLIST

Items to Bring for a Purchase

To apply for a home loan, you'll need to provide information about your income, assets and debts, plus any circumstances that may impact your ability to repay. Please be prepared to provide some or all of the items listed below:

Income Verification

- Paystubs for the last 30 days, with year-to-date figures
- W-2 forms and names and addresses of each employer for the last two years
- If self employed, tax returns and all schedules for the last two years signed and dated and Y-T-D business profit and loss statement for current year if more than 3 months have passed since current end of the tax year.
- Lease agreements/land contracts, if applicable
- Child support/alimony-Friend of the Court printout or 12 months canceled checks
- Awards letter for Social Security, 1099 or disability income

Sources of Funds/Down Payments

- Most recent original bank statements for the last 3 months including savings, checking, and investment accounts
- Stocks, bonds, mutual funds, money market, certificate of deposit, and trust account statements for the last 3 months
- Most recent retirement account statements identifying vested amount and terms
- Sale of assets-proof of ownership, proof of sale, and proof of funds transfer
- Earnest money deposit verification with a copy of the cancelled check and bank statement showing the check clearing the account

Property Information

- Purchase Agreement

Additional Information

- Explanation of discrepancies in credit
- Driver's License
- \$50.00 Application Fee for Pre-approval and \$350.00 Application Fee for Purchase to be applied towards closing costs.

Matt Roy, Your Mortgage Loan Officer, NMLS 584835, 616-466-5794 ph
Meijer Credit Union, 2410 Gaynor Ave. NW, Grand Rapids, MI 49544