



## INFORMATION NEEDED AT TIME OF LOAN APPLICATION

- ❑ Copy of accepted earnest money contract (sales contract).
- ❑ Last 3 statements on all checking, savings, investments, etc....
- ❑ A copy of last two years income tax return including all W2's
- ❑ Copies of previous month's pay stub(s). Must be 30 full days.
- ❑ Copy of driver's license & social security card
- ❑ Copy of Resident Alien Card
- ❑ Letter of Explanation for Derogatory Credit
- ❑ DD214 -Veterans' Service Record ( if applicable)
- ❑ Copy of divorce decree (if applicable).
- ❑ Copy of Bankruptcy papers with discharge (if applicable).
- ❑ Copies of complete Individual and Corporate Tax Returns (if self-employed) along with Y-T-D income statement, a letter from CPA verifying two years in business and a current profit and loss statement. Tax returns need to be signed by the borrowers.

### Additional information needed if refinancing existing mortgage

- Most recent mortgage statement to get a current payoff
- Copy of survey if less than ten years old and no improvements have been made
- If present loan is FHA will need case number of existing loan
- If refinancing with VA will need DD-214
- Deed or Title to the property
- Declaration page of the current insurance
- Current Tax Statement
- Original Closing Statement ( HUD 1)

### Alternative credit examples:

Daycare, rent, auto insurance, car bought from individual or car lot, telephone bill, cell phone bills, electric bill, utility bill, saving account or payments made on a regular basis.

Please feel free to contact me with any questions.

### **Monica Berry**

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