



Anna Babineaux
Residential Mortgage Loan Originator

"Your Best Interest Is My Priority"

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ITEMS NEEDED AT TIME OF LOAN APPLICATION

_____ CURRENT BANK STATEMENTS

Two consecutive months – supply only the accounts which will contain your funds for closing. If you transfer from accounts into this account, we will need that statement also. Note that any numbered page is required. Statements must contain the bank name and address, your name and address, your account number. NOTE: Copies of non electronic deposit items over \$500 (order from the bank; if copies were not maintained

Hourly/Salary –PAYSTUBS- 3 most recent pay stubs and keep them coming; we do need employer addresses and telephone numbers, and your job title

_____ Self employed - current YTD P & L and Balance Sheet and business tax returns for the past 2 years

PREVIOUS Employers, addresses, telephone numbers, titles and salaries-- If Current Employ Is Less Than 2 Yrs

_____ Two Years Tax Returns with W2'S, all pages, if gaps lets discuss; If applying Feb to April -most recent past year W2's; If applying after April the tax returns for the prior year are required unless proof of an extension has been file.

_____ RECEIVING A PENSION OR S.S. BENEFITS-- Copy Award Certificate for life time benefit and 1099's which attach to tax returns

_____ RECORDED DIVORCE DECREE-- Evidence Of Child Support Due/Received and obligated debts

_____ OTHER REAL ESTATE OWNED-- Copy Of Current Leases Or Rental Agreements – only if put in service between tax years (this information is largely obtained via the Sch E on the tax return.

_____ RECEIVING GIFT FUNDS-- Must Be Immediate Family--Completed Gift Letter/Documentation

_____ Residential Addresses for the past 2 years (homes, apartments, family member)

_____ SPECIAL ITEMS -- Copy of DL, S.S Cards, Green Card, Work Certificate, Eligibility Certificate (VA DD-214), & Child Care Expenses (VA)

_____ Cancelled earnest money check and option fee check; front and back of the back cleared item

_____ Insurance – shop early and provide the estimate and full contact information of your desired agent. ASAP; delays can slow down the approval

_____ Refinance: provide existing Survey and current insurance policies for fire/wind/flood