

# Home Buyer's Application Checklist

We are providing you with this " checklist " so that you may gather all the items necessary to provide the loan processing team, with the information needed to process your loan quickly and efficiently. If you send any original documents or statements, we will photocopy them and return the originals to you at once.

Please check each Section for documents that may apply to your application.

### 1 . ALL APPLICANTS

- Credit Application Completed and signed.
- A copy of the purchase agreement or sales contract for your new home.
- Your check in the Amount of : \$ \_\_\_\_\_ made payable to Cal Coast Financial. This amount represents part of your closing costs for an dependent appraisal and credit report. These costs are not refundable should your application be with drawn or declined.

**If you are applying for a FHA or VA Loan, Please enclose :**

- A copy of your social security card (s).
- A copy of an ID card with your Photograph (Drivers License, Passport, DMV ID card, ect. )

**If you are applying for a VA Loan. Please enclose:**

- Your Certificate of Eligibility and your DD214 Form.

### 2 . INCOME

**Hourly or Salary Employee Please enclose :**

- Your 2 most recent pay stubs, covering the last 30 days.
- Your last 2 years W-2 forms.

**Commissioned Employee Please enclose :**

- A Copy of your last 2 years signed tax returns and 1099's.
- A year to date signed income and expense statement.

**Self-employed, or Other Income Please enclose :**

- A Copy of your last 2 years signed personal tax returns.
- Sole Proprietor : Copies of your most recent Profit and Loss Statement signed and dated.
- Partnership : Copies of your federal partnership tax returns signed and dated.
- Corporation : If you own 25% or more, please enclose a signed copy of your C or Sub S corporate tax returns.

### 3 . ASSETS

**Source of Funds to Close Please enclose :**

- Your last 3 month's bank or investment account statements showing cash assets ( CD, IRA, 401-k, Mutual Funds, ect ).
- A copy of the sales contract of the property you are selling.
- Gift? A Copy of Donors Bank Statement and check received.

### 4 . SPECIAL ISSUES

- Been Divorced ?** We will need a copy of your divorce decree and final settlement.
- Declared Bankruptcy?** A copy of your complete set of Bankruptcy paper work.

### 5 . OTHER INCOME

- Your Social Security award or pension retirement letter(s) and copies of your check(s).
- Copies of rental / lease agreements. Copies of secured real estate notes from which you receive income, and 2 years tax returns.

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