



2019 CHECKLIST FOR “SECONDARY MARKET”

REAL ESTATE LOANS

Items typically needed

- 2017 AND 2018 Personal tax returns--all pages, including W-2s, 1099s, K1s, schedules, etc.
- 2017 AND 2018 Business tax returns (2 years), if applicable – all pages
- 2018 P&L statement for business, if owned
- Proof of business existence (i.e. invoice, letterhead), if applicable
- Most recent 2 paystubs (within last 30 days)
- Verification of other income, if applicable (i.e. pension award letter, etc.)
- Landlord’s Rental Agreement, if applicable
- Copy of driver’s license
- Indian Roll Card, if obtaining a Section 184 loan
- VA Certificate of Eligibility or DD214 (discharge papers), if VA loan
- 2 months bank statements on any accounts where income is deposited or where money will be used in this transaction – If statements are not on bank letterhead, have them “teller stamped” to authenticate.
- **For purchase**-- copy of signed contract, name & phone # of insurance agent you plan to use, name of title/closing co. you want to use if not stated on contract
- **For refinance**—name of title/closing co. you want to use
- Tax Statements on all properties owned, if applicable
- Insurance declaration page(s) on all properties owned, if applicable (This is usually the 1-2 pages showing the term, premium, coverage, etc.)
- Best contact ph # _____ (cell/home/work)
- Email address _____
- Letters of Explanations on Credit or Credit Inquiries are sometimes requested

Note: Home Loan Toolkits are available from your lender or online at http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf