



FIRST ADVANTAGE BANK

MORTGAGE LOAN APPLICATION CHECKLIST

You may be asked to provide the information below when you apply for a home loan, or during part of the application process.

Items Required On All Loans

Full name, Social Security number, birthdate, phone number and email address

Residence addresses for the past two years. If currently renting, landlord's name, address and phone number

Source of income used to qualify for the loan

Government-issued photo ID

Name, address, and phone numbers of all employers over the last two years

Balances of bank, retirement, investments, and other asset accounts. Provide copy of most recent two month's statements for all accounts

Debt obligations to include current balance and monthly payment

Year to date pay stubs for the most recent thirty days

W-2's for the most recent two years

Source of funds for any large deposits on bank statements

Copy of Court Order if obligated to pay child support, alimony or separate maintenance

Application deposit of \$350, check payable to First Advantage Bank (credit at closing)

If Self-Employed Or Commission Income

Federal tax returns (personal and business) for the past two years, 1099's, W-2's and K-1's

Year-to-date Profit and Loss statement (FHA only)

When Purchasing A Home

Sales contract and all addendums signed by all parties

Copy of canceled earnest money check

When Selling A Home

Copy of contract on current home or relocation agreement showing terms of of your relocation

When Refinancing

Copy of current mortgage statement

For A VA Loan

Current LES

Copy of Assignment Orders to Ft. Campbell

VA Certificate of Eligibility. Statement of Service if active duty or DD214 member copy number four

Evidence of eligibility for reenlistment

Jump/Flight/Other pay entitlement letter

Childcare expense information

Name and address of nearest living relative

Other

Homeowners insurance information, including agent's name and phone number

Copies of your college diploma or transcript are needed if you have been a full time student within the last two years

Notes and Reminders