



# HOME LOAN CHECKLIST



SMART START HOMEBUYER

## ITEMS NEEDED 24-48 HOURS FROM WHEN YOU START THE PROCESS:

	Provide a clear copy of your Social Security card (FHA loans only). If you do not have this, please provide a copy of your Passport or other State issued ID.
	Provide a clear copy of your Driver's License. If you are a permanent resident, please provide a copy of your permanent resident card front and back.
	Two most recently monthly asset statements to be used for this loan (checking, savings, 401k, IRA, stocks/bonds, etc.) Please be sure to include ALL PAGES, EVEN IF BLANK. If statements are quarterly, please provide most recent quarterly statement, all pages. NOTE: Online statement printouts must show: bank name, account number, borrower name and borrower address to be accepted.
	Most recent Pay Stubs covering a FULL ONE MONTH PERIOD for all borrowers.
	Provide Copies of your 2 most recent W-2's.
	Provide copies of your last 2 years Federal Tax Returns (all schedules), all pages. If you have not completed your most recent year's Taxes, please provide a copy of the extension form.
	If Self Employed, please provide your most recent Business Licenses and all corporate returns with all schedules. If Business License is not available, please provide a CPA letter.
	If you currently own any property or hold additional mortgages (including Equity lines of Credit), ALL OF THE FOLLOWING must be provided for ALL properties owned: Current Mortgage Statements, Homeowners Insurance Declarations Page, current Tax Bill. If there is an HOA, please provide amount of HOA monthly dues.
	Letter of explanation for any deposit that exceeds normal payroll.
	Paper trail of any money transfers with supporting documentation.
	Copy of cancelled earnest money check.
	Letter of explanation if moving to another primary residence. Explain disposition of current home and the motivation for occupying the new residence (i.e. bigger home, school districts, closer to work, medical reasons, size of lot, etc.)
	Signed disclosure packet of all pages.
	Appraisal credit card authorization form signed. (attached)

## ITEMS NEEDED 24 HOURS AFTER LOAN APPROVAL:

	Provide a clear copy of your Social Security card (FHA loans only). If you do not have this, please provide a copy of your Passport or other State issued ID.
	Provide a clear copy of your Driver's License. If you are a permanent resident, please provide a copy of your permanent resident card front and back.

[www.SmartStartHomebuyer.com](http://www.SmartStartHomebuyer.com)

Helping Homebuyers Get Off to a Smart Start.



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### DIRECT LENDER

New American Funding is an all-inclusive mortgage banker. From origination to funding, our underwriters, doc drawers and funders all work under one roof, creating a cohesive team that enables us to close your loans fast.

