



### Loan Documentation Checklist

You are not required to provide this documentation until a property address has been identified, a Loan Estimate has been issued, and you have declared your intent to proceed with your loan application.

- ▶ **Federal Tax Returns** - Last 2 Years (personal & business- all pages)
- ▶ **W-2s/1099s/K-1s** - Last 2 Years
- ▶ Most recent **paystub(s)** - showing Year to Date income of at least 30 days.
- ▶ Most recent **2 bank/brokerage/retirement statements** In particular, we will need to verify liquid funds in your account(s) covering what you need to close.
- ▶ **Driver's License(s)**

#### Other items that might be required

- ▶ **Awards Letters** if receiving social security or pension income.
- ▶ **Divorce Decrees/Separation Agreements** to document alimony, child support, or division of debts/assets.
- ▶ **Closing Disclosure/HUD** from any recent property
- ▶ Recent **Mortgage Statement** , **Property Tax Bill**, **Home Insurance** Declarations, **Home Owners Association** Bill for all real estate owned.
- ▶ **Pay for Appraisal** - This is completed after Loan Estimate is disclosed and application is signed.

*Please note: Each individual's situation is different. After our first meeting we will provide you with a custom checklist.*

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