

Property Information (if under contract)

Purchase Agreement.

- Copy of legal description and MLS sheet.
- If selling current home, copy of listing contract.
- If sold current home, copy of settlement (HUD-1).

Refinance

- Original survey- please make sure improvements have not been made otherwise will need a new survey
- Original Deed of Trust, Note, and Settlement statement- all pages (FHA and VA loans only)

Income & Assets

- Pay stubs for the last 30 days.
- Names and addresses of employers. (2yrs)
- W-2s (2yrs)
- Statements for each bank, mutual fund, and/or investment account for the last 3 months / or last quarter.
- Estimated value of personal property
- If you have made any large deposits to your accounts: Explanation & source for deposit.

If large deposit was a gift:

- Signed gift letter (lender can supply).
- Copy of gift check.
- Copy of deposit receipt.

If you own more than 25% of a business:

- Corporate or partnership tax returns.

If self-employed:

- Tax returns for last 3yrs years (all schedules).
- Year-to-Date Profit and Loss Statement prepared by an accountant.

If you own rental property: - Tax returns for last 2yrs and current rental agreements.

If you are retired: - Pension Award Letter.

If you receive Social Security: - Social Security Award Letter.

If you are receive child support as income:

- Copy of divorce settlement and twelve months of cancelled child support checks.

Debts

- Names, addresses, account numbers, balances and monthly payments on all current loans.
- Explanation of credit report anomalies, including: Late payments, credit inquiries in the last 90 days, charge-offs, collections, judgments and/or liens.
- Bankruptcy filed within last seven years (bring a copy of your bankruptcy papers).

Miscellaneous

- Photo ID and proof of Social Security number.
- Residence addresses for the past two years.
- If applicable, a copy of your divorce decree.
- If you are not a citizen, a copy of the front and back of your green card.

Manufactured Homes - New Construction

- Builder Certification of Plans and Specifications
- Engineers Report on the Foundation
- Initial Inspection on the foundation , Floor Plan , Initial Survey or Plot Plan
- Soil Treatment , Septic Inspection - If applicable
- One year warranty on the foundation , One year warranty on the manufactured home

VA Loans

- Copy of DD Form 214, Report of Separation



Toll Free 888.388.5434 / Austin 512.961.3277 / Fax 512.532.0807



Email : info@EquityLoansTX.com

Apply @ www.EquityLoansTX.com