

# Items Needed for Loan Application Process

*June 6, 2013*

The following information is used for the Loan Qualification Process. Over the last couple of years the mortgage industry has seen a great deal of regulation. Lake Pacor Home Mortgage does their best to streamline the process as much possible by informing clients what is needed right up front.



**For All Loans**

## **Employment Information**

- 2 years employment history
- Employment Dates
- Employment Address
- Pay Structure information-Salary, hourly, commission, overtime, bonuses, etc.
- Pay Stubs for last 30 days
- W-2 and Federal tax returns for past 2 years
- Job Title
- Self Employed- All information business and personal, profit/loss

## **Banking Information**

- Checking /Savings Account Numbers
- Balances for all accounts
- Most recent 2 months statements of all accounts
- **All Investment Asset Accounts**
- Stocks, Bonds, IRA, 401K, etc.
- Most recent 2 months statements of all accounts

## **Personal Information**

- Copy of Drivers License/ Date of Birth
- Social Security Number
- Current Address
- Contact Information-Cell,Home phone, email
- Marital Status- Dependents and ages of dependents
- Mailing Address
- Any rental property information
- Any prior judgments, foreclosures, bankruptcies

**A DNA Sample- (Just kidding.....) Checking to see if anyone was still reading**