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1st Step in Securing a Home Loan

Full Disclosure – Domenic Napoli

What Is Needed For a Loan Application

There are a lot of things to consider when planning a new build. It is always in your best interest to provide complete disclosure to your loan officer. Why is that important? By providing accurate and complete disclosure, you will receive a thorough review and solid pre-qualification. You'll then be able to make choices based upon a budget that fits your credit profile. The information requested will be required for all borrowers.

Documents to Expedite Your Loan Process:

- 1 month most current pay stubs from all current employers
- 2 years most recent W-2s
- 2 years most recently signed federal income tax returns
- If self-employed, 2 years most recently signed personal and business tax returns, (1099's, K-1, etc.) with all schedules and year-to-date profit and loss statement
- Name, address, phone number, dates of employment and salary for all employers for last 2 years – letter of explanation for all gaps in employment
- 2 months most recent bank statements for all accounts (all pages) Most show bank name and include the name of the account holder and account number. Screen shots not permitted. All large deposits must be documented.
- Investment Accounts (401K, stocks, etc.) – 2 months most recent statements (all pages) with terms of conditions (if applicable)
- Social Security/Pension/Disability Income Award Letter (if applicable)
- Evidence of Alimony/Child Support (divorce decree, support order etc.)
- List of all properties owned – copy of mortgage statement or tax and insurance bills if non-escrowed (all properties)
- Opened loans (within the last 90 days) – addresses, account numbers, balances and monthly payments or most recent statement (if applicable)
- Gift Letter & Documentation (if applicable) – copy of cancelled check along with bank statement showing funds deposited. Proof of donor availability (donors bank statement)
- Sales agreement, specifications, plans, legal description or deed
- Home Owner's Insurance – Contact information for company and agent
- DD214 & Certificate of Eligibility (VA only)
- Social Security number of all borrowers
- Photo Identification – Valid Driver's License or Passport



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