

DOCUMENTS AND INFORMATION REQUIRED AT APPLICATION

We typically need the documents listed below to process a loan application. Please provide these documents with your sign application and disclosures. Some of the documents may not apply to your situation. If so, please check the "NA" column to the right to those documents.

		NA
<input type="checkbox"/>	<u>Bank statements</u> Latest covering at least 2 months; All pages	<input type="checkbox"/>
<input type="checkbox"/>	<u>Investment account statements</u> Latest covering at least 2 months; All pages	<input type="checkbox"/>
<input type="checkbox"/>	<u>Tax returns</u> Latest two years; All schedules	<input type="checkbox"/>
<input type="checkbox"/>	<u>Rental property lease agreements</u>	<input type="checkbox"/>
<input type="checkbox"/>	<u>Settlement statements</u> For all properties sold in the last 3 years	<input type="checkbox"/>
<input type="checkbox"/>	<u>Release of lien</u> For all properties held free and clear	<input type="checkbox"/>
<input type="checkbox"/>	<u>Gift funds letter</u>	<input type="checkbox"/>
<input type="checkbox"/>	<u>Check for \$350 processing fee</u>	<input type="checkbox"/>

These documents are required of both the borrower (B) and co-borrower (C).

	B	C		
<input type="checkbox"/>	<input type="checkbox"/>		<u>Paycheck stubs</u> Latest covering 30 days	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<u>W-2s</u> Latest 2 years	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<u>Copy of driver's license</u>	<input type="checkbox"/>

If self-employed

<input type="checkbox"/>	<u>Business tax returns</u> Latest two years; All pages	<input type="checkbox"/>
<input type="checkbox"/>	<u>Year-to-date profit/loss statement</u>	<input type="checkbox"/>

If using child support and/or separate maintenance income to qualify for loan

<input type="checkbox"/>	<u>Divorce decree</u> All pages if it documents child support amount and/or separate maintenance amount	<input type="checkbox"/>
<input type="checkbox"/>	<u>Child support order</u> All pages	<input type="checkbox"/>
<input type="checkbox"/>	<u>Evidence of receiving child support</u> 12 months cancelled checks or bank statements showing the source of funds	<input type="checkbox"/>

If discharged from bankruptcy in the last 10 years

<input type="checkbox"/>	<u>Bankruptcy discharge order</u> All pages	<input type="checkbox"/>
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If this is a purchase transaction

- | | | | |
|--------------------------|--------------------------|--|--------------------------|
| <input type="checkbox"/> | Purchase contract | All pages | <input type="checkbox"/> |
| <input type="checkbox"/> | Sales contract | For present home; All pages | <input type="checkbox"/> |
| <input type="checkbox"/> | Lease agreement | If presently renting; All pages | <input type="checkbox"/> |

If this is a refinance transaction

- | | | | |
|--------------------------|-------------------------------------|--|--------------------------|
| <input type="checkbox"/> | Hazard insurance policy | Declaration page showing coverage amount, renewal date, premium, and agent's contact information | <input type="checkbox"/> |
| <input type="checkbox"/> | Survey | | <input type="checkbox"/> |
| <input type="checkbox"/> | Mortgage statement or coupon | If property has outstanding mortgage lien(s) | <input type="checkbox"/> |
| <input type="checkbox"/> | Liability account statements | If paying off the liability with a home equity loan | <input type="checkbox"/> |

Although the information contained in some of the above documents can be verified by mailing verifications to employers, banks, etc., obtaining the verifications can take several weeks and will significantly delay the processing of your loan. For this reason we request that you make every reasonable effort to provide the documents.

If you receive any updated documents (such as bank statements or paycheck stubs) after the time of application, please forward them to us immediately.

Thank you for the opportunity of taking care of your loan needs. I know the mortgage application process can be trying, and I will see to it that it goes as smoothly as possible. If you have any questions, please contact us.

Sincerely,

<Loan Officer Name>
Texas Lone Star Lending, LLC