

# UNISON BANK

## **Items needed to process your home loan application:**

### **All Applicants:**

Do not make any changes to your current debts, and continue to pay all debts on time until your loan closes. Check with your loan officer to see if you should make your mortgage payment once a closing date has been set for your loan.

\_\_\_\_\_ Application filled out completely including full names, addresses and all phone numbers. All borrowers need to sign it in ink.

\_\_\_\_\_ Application fee of \$ 20.00 for: Residential Credit Report

\_\_\_\_\_ Copy of driver license & social security card.

\_\_\_\_\_ Last 2 years W-2 for all borrowers. (First Time Home Buyer – 3 Years Tax Returns & W-2)

\_\_\_\_\_ Most recent paystubs for all borrowers, must contain at least 30 days of year to date earnings.

\_\_\_\_\_ 3 most recent months bank statements for Savings and Checking accounts.

\_\_\_\_\_ Most recent statements on other asset accounts. (retirement, IRA, 401-K, Mutual funds, Stocks, Bonds etc.)

\_\_\_\_\_ Homeowners insurance information – Agent's name, address & phone

\_\_\_\_\_ If applicable complete divorce decree or other court order if paying child support.

### **If Applicable, please provide:**

\_\_\_\_\_ If you own 25% or more of a business or farm, or earn 25% or more of your income from commissions please provide 2 years federal personal tax returns with all schedules. We may need partnership or corporate returns also depending on the situation, so if you have 2 years business returns readily available you will save time by bringing those in too. Be sure to sign each return.

\_\_\_\_\_ If you have rental income on a schedule E of your tax return, we will need copies of the personal federal return to document any rental income or loss.

\_\_\_\_\_ If you will be using social security, SSI disability or pension to qualify for your loan, provide a copy of the award letter showing the amount of the income, or the 2 most recent deposit statements showing the amount received from these sources.

\_\_\_\_\_ If you have filed for bankruptcy within the past 7 years, please provide a copy of the discharge and all schedules showing which debts were included in the bankruptcy.

\_\_\_\_\_ Alimony, child support or separate maintenance income need not be revealed if the borrower or coborrower does not choose to have it considered for repaying this loan. If you choose to use alimony, child support or maintenance to be considered in qualifying for this loan, please provide a copy of the court order and 3 months recent deposit statements showing the amount received.

## **Refinance Applicants:**

\_\_\_\_\_ Most recent property tax statement (needs to show parcel number, legal description and tax amount.)

\_\_\_\_\_ Current mortgage statement(s) or coupon(s) that include your account number, address and phone number for mortgage servicer(s).

\_\_\_\_\_ Original abstract of title for property.

\_\_\_\_\_ List of any non-maintenance type improvements you have done if property was purchased in the last 3 years and approximate cost of each improvement.

## **Purchase Applicants:**

\_\_\_\_\_ Complete and legible purchase agreement signed by all parties with all addendas and disclosures.

## **Construction Permanent Applicants:**

\_\_\_\_\_ Sworn construction statement with sub-contractor bids and blue prints.

***Please return all necessary items ASAP to help assure the speedy processing of your application.***