



## What is needed to expedite your home loan process?

### All borrowers:

- Credit Human membership (joint will require membership of both prior to application)
- A valid driver's license or government issued photo ID
- Two most recent bank statements for all accounts

### Employed borrowers:

- Most recent paystubs covering the last 30 days
- Most recent year Social Security, disability or pension award letters
- W2 or 1099 forms for the most recent past two years

### Self-employed borrowers:

- Personal 1040 tax returns with all schedules from the most recent past two years
- Corporate 1120-S or Partnership 1065 Tax Returns
- Year to date profit and loss statement and balance sheet (audit not required)

### Purchase Loan:

- Copy of signed (by both buyers and sellers) sales contract and receipted by the title company
- Copy of earnest money check (front and back)
- Homeowners insurance
- Signed settlement statement if using the proceeds from the sale of a residence for down payment

### Refinance Loan, Home Improvement Loan, Home Equity Loan:

- Current survey of your property (needed only for a refinance)
- Copy of current mortgage statement or payoff
- Copy of homeowners insurance paid policy and declarations

### Other items that may be required:

- Certified copy of your divorce decree
- Credit disputes
- Bankruptcy discharge

This list is not all-inclusive and depending on your situation, product applied for, or credit profile additional information may be required.

**Please contact a Credit Human loan advisor at 844-468-9369 for assistance if you have questions.**