



ENCOMPASS LENDING LOAN APPLICATION CHECKLIST

- 1. Most recent 30 days of pay stubs showing YTD earnings (All Borrowers)
- 2. Most recent two years W-2's (All Borrowers)
- 3. Copies of most recent two years Personal and Business Tax Returns (All Schedules – Please sign and date each tax return)
- 4. If Self Employed or Commissioned Income provide year-to-date Profit & Loss Statement
- 5. Most recent three months bank statements for checking, savings and money market accounts (All Pages - Including Blanks)
- 6. Most recent three months statements for IRA, 401(k), Stock/Bonds, Annuities (All Pages - Including Blanks)
- 7. Addresses of all Real Estate owned including mortgage information
- 8. If Purchasing, copy of Earnest Money Contract
- 9. If Refinancing, copy of existing survey, settlement statement, proof of insurance and most recent mortgage statement(s) for all existing liens on subject property
- 10. If VA loan, Certificate of Eligibility and DD-214
- 11. Recorded Divorce Decree/Bankruptcy Discharge w/ Schedule of Debts (If Applicable)
- 12. Copy of Driver's License and Social Security Card (All Borrowers)
- 13. Copy of HB-1 Visa, Other Visa or Permanent Resident Alien Card (If Applicable)