

Checklist for Faster Approval

Typical information that may be needed for your loan approval.

Name and address of all employers for the last two (2) consecutive years

Most recent pay stubs covering the last 30 days for all borrowers

Two (2) most recent bank statements (all pages)

Last two (2) years tax returns with any schedules and W-2s

If Self-employed, year-to-date profit and loss statement and balance sheet signed by tax preparer and you, plus signed returns for two (2) years

Proof of pension income if applicable

If applicable, Social Security and Disability payment letters

Dividend earnings

Child support and/or Alimony earnings (copy of divorce decree or court order documents if using as income to support repayment)

A copy of earnest money deposits

Debtor information: names, balances, monthly payments including child support (copy of divorce decree or court order supporting child support debt)

Statement of current investments (all pages of statement)

For Purchase

Purchase agreement signed and dated by all interested parties

Copy of earnest money deposit

For Construction transactions

Copy of plans

Contract and spec sheet from builder

Copy of deed to property (if already in title)

** All mortgage loans are subject to underwriting and lending policy. Products and pricing are subject to change without notice.*

Notes:



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