



## Things a Lender Needs from You

Having the necessary information ready for the lender will make the mortgage application process go faster.

### General

- Social Security numbers
- Divorce papers
- Green cards for resident aliens
- Employment verifications
- Two most recent paycheck stubs
- Tax returns for the last two years
- Three most recent bank statements

### Assets

- Saving accounts (balances, account numbers, and institutions)
- Credit union (balances, account numbers, and institutions)
- Mutual funds (balances, account numbers, and institutions)
- IRAs or 401(k)s (balances, account numbers, and institutions)
- Equity in current home
- Cash flows from rental properties
- Pensions or annuities
- Alimony
- Life insurance—the face amount and cash value
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**TIP: Remind self-employed buyers that they'll be subject to extra scrutiny. Tell such buyers to provide balance sheets and company tax returns.**

**TIP: If you're working with an engaged couple, tell them about FHA Bridal Registry Accounts, which allow family and friends to make cash wedding gifts toward the purchase of a house.**

### Debts

- Mortgage and home equity loans
- Monthly bills
- Credit card balances
- Student loans
- Car loans
- Alimony and child support payments
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**TIP: If you have a car loan with only a few payments remaining, lenders may not count the balance toward your outstanding debt. "Real Estate Update," NATIONAL ASSOCIATION OF REALTORS®, May 2001**

Portions supplied by Wendy Furth and Ken Bradley, Coldwell Banker Residential Real Estate Inc., Kendall Town & Country, Miami