

The following information is a broad list of items typically required for the mortgage application process after you have received a Loan Estimate and indicated an intention to proceed with the loan.

#### **ALL LOAN APPLICATIONS**

- Current/Unexpired government issued photo ID.
- Copy of your Purchase Contract, signed by all buyers and sellers (for purchase transactions).
- Original pay stub(s) covering the most current 30-day period for each applicant (for example, if you are paid twice a month, you would need to bring two pay stubs). Continue to save your pay stubs until you close your loan.
- Original W-2 forms for the last two years, for each applicant.
- Original bank statements for the past two or three months, for all checking and savings accounts (all pages) with explanation and proof of deposits not from payroll. Continue to save your bank statement(s) until you close your loan.
- Original 401K and IRA statements (all pages), if applicable.
- Original investment and account statements (all pages) for the past three months, if applicable (mutual fund accounts are an example).

#### **IF YOU ARE APPLYING FOR AN FHA LOAN**

- Photocopy of Social Security card.

#### **IF YOU'RE APPLYING FOR A VA LOAN**

- VA Certificate of Eligibility.
- Most recent Leave and Earnings Statement (in-service veterans only).
- Name and address of child care provider (if applicable).

#### **IF YOU ARE SELF-EMPLOYED OR HAVE COMMISSION INCOME**

- Copies of your last two years' personal and business federal signed income tax returns with all schedules including 1099's, W-2's and K-1's when applicable.
- Year-to-date Profit and Loss Statement and Balance Sheet (self-employed only.)

#### **MISCELLANEOUS ITEMS**

- Complete signed copy of all divorce decrees and separation agreements, including any stipulations or modifications, if applicable.
- Proof of receipt of child support payments for the last 12 months (if you are using this income to qualify for your mortgage loan or if you are required to pay child support).

- If you have graduated from high school or college within the last two years, enclose a copy of your diploma or transcripts.
- If during the past two years, you have a gap in your employment of 30 days or more, include a letter explaining the reason.
- If you have closed on your present home, provide a copy of your signed Closing Disclosure showing the amount of proceeds (if the sale is not yet complete, please provide a copy of the Purchase Offer).
- If you are receiving a gift for part of your down payment, you will be given a gift letter at time of application and we will need a copy of the check and deposit slip.
- If you are being relocated by your employer, provide a copy of your company's relocation policy.
- If you are a first-time home buyer and eligible for the Nebraska Investment Finance Authority (NIFA) assistance program, bring in a complete copy of your last three years' signed federal income tax returns.
- Name, address, and phone number of landlord for the last 12 months, if you are currently renting or have rented in the past 12 months
- If you have declared bankruptcy in the last seven years, provide a copy of Petition Decree, Schedule of Creditors, and Discharge, as well as a letter explaining the reason why you filed for bankruptcy.
- If you have rental property, provide copy of current lease and copies of last two years' signed federal income tax returns.
- If you have pension or social security benefits, provide the awards letters.

*This list is a value-added service to you from Lincoln Federal Savings Bank . . . Personal Banking Like You Remember!*

Voluntary submission of Verification Information:

Lincoln Federal does not require signed consents to verify employment, income, and deposits, or request any other verification information as a condition of receiving a Good Faith Estimate.

Lincoln Federal may accept verifying information that I voluntarily provide. The verification documents provided or consents that are signed may be used by Lincoln Federal to facilitate the loan process.