

What to bring to discuss loan options

Having the following documents at the **CityLIFTSM** event will help when you meet with the on-site professionals and discuss your possible home financing options.

Income information:
Gross income amount, including primary, second and part-time jobs, as well as overtime, bonuses, and commissions, if applicable
30 days' pay stubs with year-to-date information for all jobs and for each borrower
Federal tax returns for the past two years (1040's)
W-2s for the past two years
Written explanation if employed less than two years or gap in employment in last two years
Credit information:
For each asset listed on the application, all pages (even if blank) of the account statements from the past two months (Example: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.)
If applicable, landlord name _____ Phone number (____) _____ Address _____
Any judicial decrees or court orders for each obligation due to legal action, such as child support, lawsuits, and judgments
If applicable, complete Bankruptcy papers including discharge papers – also provide documentation supporting circumstances leading up to the bankruptcy, if able
If applicable, credit explanation letter for any late payments, collections, judgments or other derogatory credit items
Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements
Most recent account statements or other proof of payment for rent, utilities, automobile insurance, and auto loans. Public utility _____ Phone number (____) _____ Phone company _____ Phone number (____) _____ Cable _____ Phone number (____) _____ Car insurance _____ Phone number (____) _____
Other Information:
Current address _____ If you've lived less than two years in your current address, a list of all residential/mailling addresses over the past two years
Copy of Driver's License
Copy of Social Security Card
Name, address and phone numbers for all employers over the last two years
Current monthly expenses including housing, credit card and loan payments, child support and other obligations
If Self-Employed:
Last 3 years' complete federal tax returns (both personal and business returns)
Year-to-date profit and loss statement
List of all business debts
Information about property to be purchased, if known:
If available, copy of the purchase contract
Address _____
Year built _____ Purchase price _____ Estimated down payment _____
Estimated annual property taxes _____ Estimated annual homeowners insurance _____
Homeowners insurance information: Company _____ Agent _____ Phone (____) _____

NOTE: If you've recently been preapproved for a mortgage loan, please bring a printed copy of the approval.



The CityLIFTSM program is a collaborative program of Wells Fargo Bank, N.A. and NeighborWorks America, an independent nonprofit organization. Credit is subject to approval. Some restrictions apply.

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