

LENDER CHECKLIST

Before we hit the pavement looking for your dream home, make sure you visit a trusted lender so you can get pre-approved. Most lenders will need the following documents:

- ❑ **W-2 Tax returns** (or business tax returns if you're self-employed) for the last two years for every person signing the loan.
- ❑ **At least one pay stub for the most month showing year-to-date earnings** for each person signing the loan.
- ❑ **Account numbers** of all your credit cards and the amounts for any outstanding balances.
- ❑ **Two to four months of bank statements** for all accounts (both checking and savings).
- ❑ **Lender, loan number, and amount owed** on installment loans (ie car or student loans).
- ❑ **Addresses** where you've lived for the last five to seven years.
- ❑ **Brokerage account statements** for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- ❑ **Your most recent 401(k)** or other retirement account statement.
- ❑ **Documentation to verify additional income**, such as child support (including case number) or a pension.
- ❑ **If you have declared bankruptcy**, provide a copy of the discharge and the schedule of both debts and assets.
- ❑ **VA Loans**, original Certificate of Eligibility or discharge paper.
- ❑ **If applying for a First Time Home Buyers or MT Board of Housing Loan**, provide copies of the last 3 years of federal tax returns and W-2's for every person that will be living at the property.

Call Terri Welborn at **406-860-0055** or Ashley Erb at **406-860-0088** for a select list of trusted lenders.