



**INFORMATION FOR LOAN APPLICATION**

Kristina Rose Vavrek, SFR  
Licensed Real Estate Broker

**PLEASE NOTE: REQUIREMENTS WILL VARY DEPENDING ON YOUR FINANCIAL SITUATION AND LENDING INSTITUTION**

**PERSONAL INFORMATION**

- W-2 forms for the past two years
- Photo ID and proof of Social Security number(s) of all applicants
  - If you are not a citizen, a copy of the front and back of your green card
- Current housing-expense details (rent, mortgage payments, taxes, insurance)
- Age of applicant(s) and dependent(s)
- Previous address(es) over the last seven years (may only require two years)
- Name and address of landlord(s) or lender(s) for the past two years and proof of payment
- Address and telephone numbers of each borrower

**INCOME AND ASSETS**

- Bank Statements
  - Statements for each bank, mutual fund, and/or investment account for the last 3 months
  - Account numbers for each bank account where deposits are held, plus the name, address, and zip code for each depository
  - If you have made any large deposits to your accounts:
    - Explanation and source for deposit
    - If large deposit was a gift:
      - Signed gift letter (lender can supply)
      - Copy of gift check
      - Copy of deposit receipt
- Pay Check Stubs for the past 30 days
- Employment Verification
  - Names and addresses of each employer for past 2 years
- Any detailed information you want to give regarding your Credit Report
- Estimated value of personal property and furniture

**If you Own more than 25% of a Business**

- Corporate or partnership tax returns

**If Self-Employed or Commission**

- Tax returns for the last 3 years – signed copies of Federal tax returns (all schedules)
- Year-to-Date Profit and Loss Statement and balance sheet prepared by an accountant

**If you Own Rental Property**

- Tax returns for the last 2 years
- Schedule of real estate owned, including type of property, type of loan, monthly principal and interest, taxes and insurance amounts
- Current Rental Agreements

**If you were a Full-time Student at anytime in the past 2 years**

- Verify diploma or transcripts

**DEBTS**

- Names, addresses, account numbers, balances and monthly payments on all current loans
- Explanation of credit report anomalies, including:
  - Late payments, credit inquiries in the last 90 days, charge-offs, collections, judgments and/or liens
- Bankruptcy filed within last seven years (bring a copy of your bankruptcy papers)

**MISCELLANEOUS**

- Sales Contract and a copy of your Earnest Money Check (this is given to them after a property has already been chosen)
- Updates on the bank statements, pay check stubs, employment verification and credit report will be needed about 30 days before scheduled home closing



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