

Your homebuyer document checklist.

BELOW IS A LIST OF REQUIRED, AND POTENTIAL DOCUMENTS THAT OUR TEAM WILL NEED TO START WORKING ON YOUR LOAN.

Use this checklist to prepare all the necessary documents you (and your coborrower) will need to complete your application. Additional documents may also be needed later on in the process.

ALL FILES

- Copy of drivers license or government-issued photo ID (front and back)
- Most recent 30 days of paycheck stubs
- W-2's (and/or 1099's) for the past two years
- Federal tax returns, including all schedules, for the past two years
- Most recent two months' checking and savings account statements (all pages)
- Two most recent retirement statements or quarterly statements (if you will be using for down payment)

IF APPLICABLE

- Copy of your signed closing disclosure from when you purchased your property
- Most recent mortgage statement (for refinances or other property owned)
- Copy of current mortgage notes
- Full divorce decree, including child support order
- Business tax returns including all schedules, for the past two years
- Most recent social security/pension income awards letter
- First-time homebuyer class confirmation
- College transcripts
- Bankruptcy papers (all pages)
- Landlord name and telephone number



Ryan Larson
Outside Sales Producing Area Manager
NMLS #367471

(863) 698-1463
863-457-4680 x56185
rlarson@Amerifirst.com

218 E Pine Street
Lakeland, FL 33801

amerifirst HOME
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