

The Kate Wilson Team

New Construction Application Checklist



Please make the following items available for us to conduct a **pre-qualification interview** with you over the phone. You can drop these off at our office, scan and e-mail them to us, or fax these documents to us in advance of your appointment.

- The most recent **30 days of pay stubs for all borrowers who will be on the loan**
- The last **2 years of W-2's**; dates of employment and contact numbers for those employers.
- The most recent **statements for any cash assets**: checking, savings, money market, 401K or other retirement accounts. Be sure to send **all** pages for each statement.
- Complete the Authorization to do a credit report.**

Once we have had a chance to pre-qualify you over the phone, we will discuss with you **additional items that we may need for final loan approval**. These might be, but are not limited to:

- The most recent 2 years of federal tax returns with all pages and schedules.**
- If you have had a divorce and are required to pay alimony or child support, we will request **copies of your divorce decree or other court order. If you are receiving child support** that is not direct deposited to your account **and wish to use it for qualifying purposes, please keep your check stubs to show receipt of the funds.**
- Provide us with the names, e-mail addresses, and phone numbers of the people you are working with so that we can keep the lines of communication open for all.**
- Copy of Plans and specifications for the house, and a purchase or remodeling contract from the builder if available. Also, we'd like the name, phone number and e-mail address for the builder/contractor or the builder's agent.**
- If the land was purchased separately, a copy of the land purchase agreement and settlement statement for the purchase. If this is a major remodel, please provide us copies of your current mortgage statement and the settlement statement from your current mortgage.**
- If you are currently making payments on the land to an individual or to a bank, please provide us a statement or the name, address and account number of the lien holder for the land.**