

The Kate Wilson Team

Renovation/Rehab 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.
- Your current mortgage statement(s) and a copy of the Settlement Statement from your last closing.**
- Please provide property information such as MLS number or current tax statement for the property.**
- 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.**
- Copy of Plans and specifications for the property, and a remodeling contract from the contractor if available. Also, we'd like the name, phone number and e-mail address for the General Contractor you are working with.**
- If this is a purchase/renovation project, please provide us with copies of the purchase agreement and the name and contact information for your Real Estate Agent. If you have selected a general contractor to complete the work, please provide us with that information. If not, we can recommend a number of excellent resources to you.**