



## What We Will Need For Your Home Purchase or Refinance Loan

### **Purchase Checklist:**

#### **Property Information**

- Completed purchase contract (or agreement of sale) signed and dated by you, the seller, and any real estate agents involved.
- Deed to the property being purchased

#### **Employment and Income**

- Name(s) and address(es) of ALL employers for past two years for each applicant.
- Paycheck stubs covering the most recent 30 days from all current employers.
- Signed and dated copies of last two years federal income tax returns with all schedules and W-2's.
- Copy of award letter or claim for transfer payments received (social security, pension, disability, etc.).
- Verification of child support or maintenance received, if you choose to utilize for income.

#### **Debts/Obligations**

- List of installment charge accounts or credit card accounts (include names and addresses of credit holder, account number, month payment, and approximate balance).
- List of other loans (car, education, finance company, etc.) including any loans co-signed for others (include name and address of lender, account number, monthly payment, and approximate balance).
- Verification of child support or maintenance paid, if applicable.

#### **Rent History, if applicable**

- Landlord's name(s), address(es), and phone number(s) for the last two years.
- Current rental or lease agreements

#### **Miscellaneous Information, if applicable**

- Copy of signed, court-entered divorce decree and property
- Copy of bankruptcy discharge papers and a written explanation from applicants of the reasons for filing bankruptcy

---

### **Refinance Checklist:**

*Same as above except for property information, see below:*

#### **Property Information**

- Deed to the property
- Property tax bill
- Homeowners insurance declaration page or statement
- Copy of mortgage statement, if applicable
- List of HOA fees, ground rent, lease payment, if applicable

**Once you have these items collected, contract your loan officer about setting up your appointment. The Cecilian Bank reserves the right to request additional documents at any time during the loan process.**

***Proudly Serving the Local Community Since 1903!***  
*Your Bank of Choice in Hardin, Grayson, Breckinridge, and Meade Counties*