

CUMMINGS FINANCIAL

APPLICATION NEEDS LIST MUST HAVE ITEMS WITHIN 24 HOURS

Borrower: _____ **Date:** _____

Property Address: _____

The items checked below are necessary to process your loan. During processing, additional information may be needed. Please respond as soon as possible so that we can quickly approve your loan.

NEW LOAN OR REFINANCE

- ___ Last Two (2) years W-2 Statements for all employers for borrower/co-borrower
- ___ Most recent pay stubs for all employers for borrower/co-borrower reflecting at least 30 days income
- ___ Name, Address, Phone # of current landlord or twelve (12) months canceled mortgage or rent checks
- ___ Two (2) most recent consecutive bank statements on all bank accounts (all pages)
- ___ Most recent IRA/401K statement, Mutual Funds, or Investment Statement (all pages)
- ___ VA Certificate of eligibility and DD214
- ___ Divorce Decree with all schedules and petitions
- ___ Bankruptcy papers with all petitions and discharge documents

SELF EMPLOYED, COMMISSIONED INDIVIDUALS & REAL ESTATE INVESTORS

- ___ Year to date P&L and Balance Sheet
- ___ Last two (2) years personal tax returns including all schedules & K-1's
- ___ Last two (2) years corporate tax returns including all schedules
- ___ Partnership tax returns required on all partnerships with 25% or more ownership

REFINANCE or 2ND MORTGAGES

- ___ Copy of Note(s) and Mortgage(s)
- ___ Copy of Title Policy
- ___ Copy of Real Estate Contract(s)
- ___ Settlement statement when purchased or from last refinance on property
- ___ Copy of Survey
- ___ Name/Phone Number of Insurance Agent
- ___ Warranty Deed

Miscellaneous Information, Account Numbers and/or Addresses: _____

Scott Cummings
President

**If you have any questions about items on this list or your loan,
please call us. If you would like to return your information
in person, please call us at (505)884-8600 to set up an appointment.**