

## Document Checklist for Mortgage Loan

- Two (2) current pay stubs for all applicants.
- If you receive Social Security income, please provide your most recent Social Security Awards letter.
- Last two (2) years' W-2's and full tax returns, with page 2 of returns signed by all parties. (If extension was filed for prior year, please provide copy of extension.)
- Last two (2) months' bank statements for checking and savings accts (all pages). If you are not currently a La Cap member, you will need to become a member.
- Fully executed purchase agreement (for purchase transactions).
- Copy of DD214 if applying for VA Loan.
- For purchase transactions, we will need your homeowners and flood quotes (if flood insurance is required), and for refinance transactions, we will need a copy of your current insurance declaration page for homeowners and flood (if flood insurance is required).
- Disclosures signed by both borrower and co-borrower.
- Appraisal Fee.

Additional documentation may be required once file is reviewed by underwriter.