



# Capitol Federal

# Mortgage Lending

## *Customer Checklist*

To expedite the loan process, the following information is needed.

Your loan representative will need the following information before a loan decision can be completed:

- Signed sales contract or building agreement
- Plans and specifications, if new construction
- Name and address of landlord(s) or mortgage holder for previous two years
- Previous two years' W-2s
- Copy of first page of most recent personal tax return that was filed
- Most recent month's pay-stub(s) showing year-to-date income
- Most recent two months' deposit account statements
- If needed as source of funds to close, then provide statements verifying company savings plans, 401K, IRA, profit sharing, mutual funds, stocks, cash value of insurance

Additional information that may be applicable:

- Contract on sale of current home, company buyout or relocation agreement
- HUD-1 settlement statement for closing of current home
- Final divorce decree and property settlement
- Lease agreements for rental property
- College diploma, if recently graduated
- Copy of canceled earnest deposit check (if 2% or more of sales price)
- Bankruptcy discharge papers
- Trust agreement
- Permanent Resident Alien Registration Card or Visa, if resident alien
- Gift affidavit (form provided by Capitol Federal)

Self-employed or commission-based applicants are encouraged to contact a local loan representative to apply. In addition to the items listed above, the following documents will be required prior to a loan decision:

- Previous two years' Federal Tax returns for self-employed borrowers with year-to-date profit/loss statement
- Previous two years' corporate/partnership returns (K-1s)
- Copy of Corporate Borrowing Resolution to identify authorized signers for company
- Previous two years' Federal Tax returns for commission-based borrowers with all schedules