



Custom Construction Prequalification Checklist

Required Financial Information:

- + Past two (2) years W2's and/or 1099's (if applicable)
- + Past two (2) years signed Federal tax returns including all schedules.
- + Most recent (30 days) paystub for all borrowers.
- + Two most recent bank statements (Please include all statement pages)
- + Most recent transaction summary of 401k, IRA, Mutual Funds accounts (Please include all pages)
- + Copy of the purchase and sales agreement or loan statement (Must have signatures of all parties)
- + Copy of Earnest Money Deposit (purchase only).
- + If currently renting: 12 months canceled rent checks or name and address of your current landlord.
- + For self-employed borrowers, employed in sales, paid by commissions or owners rental real estate;
- + Past two (2) years signed business tax returns including all schedules.
- + If self-employed through a corporation, last two years corporate returns. (Please include all 1099, K-1 and schedules if applicable)

If you currently own real estate please provide additional information:

- + Most recent mortgage account statements
- + Homeowner's insurance policy declaration page
- + Rental Agreements (if applicable)

Miscellaneous Documentation (if applicable):

- + Divorce decree.
- + Alimony or child support-proof of payment and amount (court documents).
- + Proof of receipt for last three months and those payments will continue for 3 years.
- + Most recent Social Security award letter.
- + Bankruptcy discharge papers with all schedules.

Required Builder and Project Info:

- + Completed Builder Resume
- + Copy of Contractor's CCB License
- + Copy of Liability Insurance/Bond
- + Property address and legal description
- + Copy of subject property tax statement (if available)
- + Copy of project plans including site plan (digital copy preferable)
- + Project Cost Breakdown
- + Materials and Specifications List
- + Executed Construction Contract (when available)
- + Course of construction insurance premium and agent information

Receipt of this checklist demonstrates understanding that providing credit documentation prior to the issuance of a Loan Estimate (LE) is not required and you can provide documentation of your own free will. You do not have to accept this loan because you have received the LE or signed a loan application.

Different loan programs require varying amounts of documentation. The loan program you select may require more or less documentation. Providing this information does not guarantee loan approval.