

# 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 2<sup>ND</sup> 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.**