



New Construction Documents Needed from Client

- Copy of Note, Deed and HUD-1 from interim loan closing
- Copy of HUD-1 from purchase of land (if available)
- Copy of payoff letter on land (if money is owed on land)
- Copy of survey on land, or recorded plat of sub-division or development
- Copy of purchase contract if buying land now
- Copy of Construction Contract
- Copy of Construction Loan Appraisal
- Copy of Plans & Specifications on new home
- Cost Breakdown on new home
- Copy of borrower(s) paycheck stubs (30 days' worth)
- Copy of W2's from 2013 & 2014 for borrower(s)
- Copy of complete Tax Returns for 2013 & 2014 (all pages, and all schedules)
- Copy of any asset statements (IRA, 401, TSP, Money Market) (all pages)
- Copy of last two months Checking and Savings Statements (all pages)
- Copy of Driver's License (all borrowers)
- Copy of Social Security cards (all borrowers) (passport will also work)
- If FHA/ VA loan: Builder to comply with associated requirements

Items to be furnished by us

- Credit Report on all borrowers
- Verification of Employment on all borrowers
- Verification of Deposits/Assets on all accounts
- Take out (commitment) letter
- New Appraisal on property (land with home built)
- Title Commitment on property
- Draw Schedule from builder

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