

# FRONTLINE

FUNDING GROUP, INC.

## LOAN APPLICATION CHECKLIST

The following documentation is required when you apply for a loan. Note that additional information might be required, depending upon your specific circumstances.

### I. INCOME INFORMATION

#### A. Self-Employed Borrowers

- Last two years signed individual tax returns
- Last two years signed Corporate/Partnership tax returns
- Year-to-Date Profit and Loss Statement

#### B. Salaried Borrowers

- Last two years W-2 Forms
- Last one month's Pay Stubs
- Name and addresses of employers for past two years
- Letter explaining any gaps in employment in the past two years

#### C. Additional Income Sources

- Copy of social security award letter
- Annuity income documentation
- Interest Income
- Disability Income Award Letter
- Veteran's Benefits – copy of DD214 and Eligibility Certificate
- Pension award letter

### II. ASSET INFORMATION

- Last three month's Account Statements for checking, savings, money market, stock and bond accounts, mutual funds, retirement
- Gift Letter with (i) bank statement from donor and (ii) deposit slips and bank statements from recipient

### III. DEBT INFORMATION

Name and address for all creditors, include account numbers, monthly payments, and balance owed for the following outstanding obligations:

- Mortgage Loans
- Credit Cards
- Personal Loans
- Auto Loans

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Student Loans

Other:

#### IV. PERSONAL INFORMATION

Photo ID (drivers license, passport, State ID)

Copy of Social Security Card

Residence Address for past two years

Copy of divorce decree/separation papers (*if applicable*)

Copy of Work Visa or Green Card (*copy front & back*)

Bankruptcy Petition and Discharge (*if applicable*)

#### V. PURCHASES ONLY

Contract of Sale, fully executed (including all riders)

Copy of canceled down payment check (front & back)

Copy of (i) last 12 months canceled rent checks (front & back) or (ii) letter from landlord that rent has been paid on time and (iii) amount of monthly rent

#### VI. REFINANCES ONLY

Copy of Existing Deed

Copy of Title Insurance Policy

Copy of Homeowner's Insurance Policy

Mortgage Statements

#### VII. CO-OP AND CONDO LOANS ONLY

Last 2 years Co-Op/Condo Financial Statements

Condo Bylaws

Last Amendment to Offering Plan (*if sponsor owns 10% or more of units, Co-ops only*)

Copy of Stock Certificate (*Refinance only*)

Copy of Mortgage Statements (*Refinance only*)

#### VIII. FEES

Check for appraisal fee

Check for Credit Report