

JOVIA HOME BUYER'S APPLICATION CHECKLIST

You may be asked to provide the information below when applying for a first mortgage or during some part of the application process. See our **Home Buyer's Documents and Definitions** on the next page for additional details.

Identity and Income Verification

- ☐ **Full legal name/SS#/Birthdate**
- ☐ **Phone/Email/Current Residence** (if less than 2 years, previous address required)
- ☐ **Government-issued photo ID** (e.g. passport, driver's license)
- ☐ **Name/address/phone of current employer and years of service**

Income/Tax Documents

- ☐ **Pay Stubs: Covering past 30 days**
- ☐ **W-2s: Past 2 years**
- ☐ **Federal Tax Returns: Past 2 years** (as needed)
- ☐ **Asset/Bank Statements:**
 - Most recent complete 2 months' statements for all asset accounts in your name – not applicable to Jovia accounts
 - Indicate source(s) of down payment/closing costs
- ☐ **Written Explanation:** If employed less than 2 years or employment gap exists within the last 2 years
- ☐ **Pension and/or Social Security award letters:** If retired or receiving Social Security

Income Verification – Self-Employed

- ☐ **Federal Tax Returns: Personal and Business for past 2 years, including all schedules**
- ☐ **Profit and Loss Statement: Year-to-date**

Credit Verification

If applicable:

- ☐ **Credit explanation letter:** If credit history contains late payments, collections, judgments, or other derogatory items
- ☐ **Judicial decree or court order:** For each obligation due to legal action (e.g. divorce, legal separation)
- ☐ **Bankruptcy/discharge papers:** For any bankruptcies in credit history

Other

- ☐ **Source of funds documentation:** Identifying large deposits on asset or bank statements
- ☐ **Purchase Contract:** Signed, fully executed contract of sale
- ☐ **Copy of cancelled down payment check**
- ☐ **Realtor's name/phone**