



### Required Documents

Please email to [info@granthabitat.com](mailto:info@granthabitat.com) or  
Return to the Habitat Office at 215 S Adams St Suite B Marion IN 46952

#### **ALL LOAN APPLICATIONS**

- Provide copy of your driver's license and/or state identification card.
- Federal tax returns, SIGNED, all schedules, and attachments for the prior 2 years
- Paystub(s) covering the most current 30-day period for each applicant.
- W-2 forms for the last two years, for each applicant.
- Copy of your most recent Social Security/pension/retirement distribution letter.
- Bank statements for the past two months, for all checking and savings accounts not currently with MutualBank (all pages)
- 401K and IRA statements for the past two months (all pages, if applicable).
- Investment and account statements for the past two months (all pages)
- Name, address, phone number of landlord for the last 12 months, if you are currently renting.

#### **IF YOU ARE SELF-EMPLOYED, HAVE COMMISSION INCOME:**

- Copies of your last two years signed FEDERAL personal and business income tax returns (all pages and schedules). (State tax returns are not required.)

#### **IF YOU ARE DIVORCED:**

- Complete executed (signed and dated by all parties AND court) copy of all divorce decrees and separation agreements, including any stipulations or modifications. Current requirements for payment of alimony and/or child support must be supported by most recent judicial order(s).
- Proof of receipt of child support payments for the last 12 months (if you are using this income to qualify for your mortgage loan; copy of payment history if processed through child support division; copies of canceled checks – front and back – if paid directly).

#### **MISCELLANEOUS ITEMS:**

- If, during the past two years, you have a gap in your employment of 60 days or more, include a signed and dated letter explaining the reason.
- If you are receiving a gift for part of your down payment, you will be given a gift letter to have completed and returned to Habitat.
- If you have declared bankruptcy in the last seven years, provide a copy of Petition Decree, Schedule of Creditors and Discharge, as well as a signed and dated letter explaining the reason why you filed for bankruptcy.