

Example of Document Checklist

For all loan types we need the following information:

- Proof of federal tribal citizenship or Native Hawaiian status, if required by loan type
- Completed and signed Uniform Residential Loan Application
- A check made payable to the lender for your credit report and appraisal costs
- Documentation of total household income, if NAHASDA funds are involved in transaction
- Two months' bank statements
- Most current pay stubs and W-2s for the past two years
- If you are using additional income, i.e., rental income, interest/dividend income, leasing income, per capita distribution, retirement, pension, Social Security, overtime, etc., to qualify for this loan, tax returns for the two most recent years
- Leases for all rental property owned (if applicable)
- Self-employed individuals must furnish complete signed copies of the past two years' Personal Federal Tax Returns (Form 1040), a year-to-date Profit and Loss Statement and Balance Sheet on the business, and two years' Corporate/Partnership Federal Tax Returns (Form 1120)
- If you are divorced or separated and are using alimony or child support as income to qualify for this loan, you must provide a copy of your divorce decree or separation agreement and evidence that such income has been received on a regular basis for at least 12 months (i.e., copies of canceled checks or bank statements showing deposits)
- Original copies of all forms requiring signatures included in your mortgage kit

If you are purchasing a home, we need the following additional documentation:

- A copy of your purchase contract on the property being purchased
- A copy of your canceled check showing your earnest money deposit

If you are building a home, we need the following additional documentation:

- Contractor's Agreement
- A copy of your canceled check showing your earnest money deposit
- Construction plans and specifications
- Contractor cost estimates
- Contractor information, credit, insurances, references, etc.

If your purchase involves trust property, we need the following additional documentation:

- A current signed, certified TSR
- Environmental Review or Assessment documentation, if applicable
- Lease instrument, recorded by BIA

The following needs to be accomplished as early as possible, but at least five days prior to closing:

- If you have elected to float your interest rate, you will have to lock your rate no later than five days prior to closing. Please contact your loan processor for more information.
- If any party will not be present at the closing, we must receive notice of a specific Power of Attorney at least five days prior to closing
- Satisfactory survey
- A termite certification, if required by local practice or as a result of the appraisal
- If the appraiser has required repairs to the property or if there are items to be repaired or completed that affect marketability or safety, you will need to have the repairs completed and inspected prior to closing

The following needs to be brought to closing:

- A cashier's check for your closing costs (if applicable)
- Hazard Insurance policy or a binder with one year's paid receipt (original)
- Flood Insurance confirmation, if required
- Any other certifications that may be required by the appraiser