



Capitol Federal

Mortgage Lending

Application Checklist

To expedite the loan process, the following information is needed.

To begin the process, your loan representative will need:

- Signed sales contract or building agreement
- Plans and specifications, if new construction
- Name and address of landlord(s) or mortgage holder for previous two years
- Previous two years' W-2s*
- Most recent month's pay-stub(s) showing year-to-date income*
- Most recent two months' deposit account statements*
- If needed as source of funds to close, then provide statements verifying company savings plans, 401K, IRA, profit sharing, mutual funds, stocks, cash value of insurance

*Minimum requirement for True Blue Approval, our quick loan decision program.

A prepaid appraisal fee of \$_____, which will be applied toward the appraisal expense, is needed to begin processing the loan request. Pre-qualifications and Preapprovals also are available without any prepaid fees.

Bring the following information, as applicable:

- Contract on sale of current home, company buyout or relocation agreement
- HUD-1 settlement statement for closing of current home
- Final divorce decree and property settlement
- Lease agreements for rental property
- College diploma, if recently graduated
- Copy of canceled earnest deposit check (if 2% or more of sales price)
- Bankruptcy discharge papers
- Trust agreement
- Permanent Resident Alien Registration Card or Visa, if resident alien
- Gift affidavit (form provided by Capitol Federal)

If approved online, applicant will receive a personalized checklist of items needed for closing.

Self-employed or commission-based applicants are encouraged to contact a local loan representative to apply. At the time of application, bring the items listed above, as well as the following:

- Previous two years' Federal Tax returns for self-employed borrowers with year-to-date profit/loss statement
- Previous two years' corporate/partnership returns (K-1s)
- Previous two years' Federal Tax returns for commission-based borrowers with all schedules.