



Capitol Federal®

Purchase Transaction

Customer Checklist

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

- Previous two years' W-2s
- Copy of first page of most recent personal tax return that was filed
- All paystubs for the most recent month showing year-to-date income
 - Previous two years' Federal Tax returns, including all schedules, W-2s and 1099s may be required for borrowers with unreimbursed business expenses
- Letter explaining employment gaps longer than 30 days, signed and dated
- Copy of your most recent complete quarterly or 2 months asset statements including all pages. The statement must reference the account holder's name, account number or account holder's address, and the depository/institution's name.
 - Checking accounts, savings accounts, company savings plans, 401K, IRA, profit sharing, mutual funds, stocks, cash value of insurance
- Letter explaining any recent, large or irregular transactions on asset account statements, signed and dated
- Copy of most recent social security or pension benefit letter
- Name, address and phone number of landlord(s) or mortgage holder for previous two years
- Contact name and phone number for your homeowners insurance coverage
- Final divorce decree and property settlement, if applicable
- College diploma, if recently graduated
- Bankruptcy discharge papers, if applicable
- Trust agreement, if applicable
- Permanent Resident Alien Registration Card or Visa®, if resident alien
- Gift affidavit (form provided by Capitol Federal®) and proof of receipt of gift funds, if already received
- Fully signed sales contract or building agreement
- Copy of canceled earnest deposit check (if the deposit amount is 2% or more of sales price)
- Plans, bids and specifications, if new construction
- Contract on sale of current home, company buyout or relocation agreement
- HUD-1 Settlement Statement for the closing transaction on your current home
- HUD-1 Settlement Statement for property owned in the last five (5) years where FHA financing was obtained

In addition to the above information, please provide the following documentation, if applicable:

Self-Employed Income (Ownership interest of 25% or more in a business is considered to be self-employed.)

- Previous two years' Federal Tax returns, including all schedules, W-2s and 1099s
- Year-to-date profit/loss statement
- Previous two years' corporate/partnership returns, including K-1s

Commission, Retirement, Pension, Dividend or Interest Income

- Previous two years' Federal Tax returns, including all schedules, W-2s and 1099s

Rental Property Owned

- Previous two years' Federal Tax Returns
- For each rental property, please provide the following documentation:
 - Lease agreement and the estimated property value
 - Information regarding current loan payment, real estate taxes and homeowners insurance premiums

Additional documentation, specific to your transaction, may be requested in order to complete your loan application.

Thank you for coming to Capitol Federal Savings. We appreciate your business.

If you need any assistance regarding this information, please contact us.

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