

USDA LOANS TEXAS

Document Checklist

Documents Needed to Process Your USDA Home Loan

NOTE: Some items listed on this checklist may not apply to you. Please confer with one of our USDA Loan Specialists if you have any questions regarding what items you need to provide.

- Copy of a State issued photo ID card and social security card for each borrower and non-borrowing spouse.
- W2 forms for 2011 and 2010 for each borrower.
- If retired, award letters for social security, pension/retirement income.
- If retired, 1099 forms for 2011 and 2010 for social security, pension/retirement
- If paying or receiving child support, provide divorce decree or child support agreement.
- One month most recent and consecutive paystubs for each borrower and non-borrowing spouse. **(4 stubs if paid weekly, 3 stubs if paid bi-weekly, 2 stubs if paid semi-monthly, 1 stub if paid monthly)**
- 2 years most recent federal income tax returns for personal and business (if applicable) with all pages/schedules
- Asset statements for last 2 months for checking, savings, 401k, IRA, etc. (include all pages with no mark outs. Each statement should have name, account number and institution name)
- Cashed earnest money check image from bank or money order
- Quote for homeowner's insurance with agent contact info
- Termite inspection from licensed termite inspector
- If property has a private water well, you will need to obtain a bacteria and chemical water test that meets FHA/HUD guidelines.
- (May not be required)** If property has a septic system, you may need to obtain a septic certification from a licensed septic certification company. Your loan representative will notify you if one is required.

Fax Documents to 866-743-6252 or scan and email to info@usdaloanstexas.org