

Loan Application Document Checklist

"Our Customer Service Is The Key To Your Next Home"

You can find useful forms at www.mprhomes.com.

The following documentation should be provided by each applicant with your application. Originals or very clear copies should be provided.

- Most recent two year W-2's
- Copies of signed Federal tax returns (1040's) with all schedules and pages for the previous two years.
- Consecutive pay stubs covering the most recent full month.
- Three most recent statements for all bank accounts to include checking, savings, money market, certificate of deposit, etc.
- Most recent quarterly statements for brokerage accounts, 401(k), IRA's, retirement, etc.
- Copies of current credit card statements (if being paid in escrow)
- Copy of current mortgage statement.
- Name, address, and phone number of current/previous landlord(s) for the past two years.
- Copy of purchase contract (applies to purchase transactions).
- Copy of current homeowners insurance policy.
- Self-Employed Borrowers: Copy of the past two years tax returns.
- Rental Income: Copy of leases or rental agreements.
- Divorce: Copy of divorce decree or separation agreement. Any documentation showing your right (or obligation) to receive (or pay) alimony or child support.
- Bankruptcy: Petition and all paperwork for bankruptcy including discharge documentation.
- Gifts: Signed gift letter from each donor furnishing funds for the transaction stating the gift amount and that the funds are a gift with no repayment required.

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County	Escrow Charges	Title Fees	County Transfer Tax (per/\$1,000)	City Transfer Tax (per/\$1,000)
San Diego	Buyer	Seller: CLTA Buyer: ALTA	Buyer: \$1.10	None
San Bernardino	Buyer/Seller 50%	Seller: CLTA Buyer: ALTA	Seller: \$1.10	None
San Benito	Buyer/Seller 50%	Seller: CLTA Buyer: ALTA	Seller: \$1.10	None
San Mateo	Buyer	Buyer 100%	Seller: \$1.10	Buyer/Seller: 50%
San Francisco	Buyer	Buyer	Seller	Combined With County Transfer
San Joaquin	Buyer/Seller 50%	Buyer/Seller 50%	Seller: \$1.10	None
Santa Barbara	Buyer/Seller 50%	Buyer/Seller: CLTA Buyer: ALTA	Seller: \$1.10	None
Santa Clara	Seller	Seller	Seller: \$1.10	Buyer/Seller 50%
Santa Cruz	Buyer/Seller 50%	Buyer	Seller: \$1.10	None
Shasta	Buyer/Seller 50%	Buyer/Seller: CLTA Buyer: ALTA	Seller: \$1.10	None
Solano	Buyer	Buyer	Seller: \$1.10	Seller on full value of property
Sonoma	Buyer	Buyer	Seller: \$1.10	
Stanislaus	Buyer/Seller 50%	Seller in Modesto & Oakdale; Buyer/Seller In Turlock	Seller: \$1.10	None
Sutter	Seller	Seller	Seller: \$1.10	None
Tehama	Buyer/Seller 50%	Buyer/Seller 50%	Seller: \$1.10	None
Tulare	Buyer/Seller 50%	Buyer/Seller: CLTA Buyer: ALTA	Seller: \$1.10	None
Tuolumne	Buyer/Seller 50%	Buyer/Seller 50%	Seller: \$1.10	None
Ventura	Buyer/Seller 50%	Buyer/Seller: CLTA Buyer: ALTA	Seller: \$1.10	None
Yolo	Seller in Woodland Buyer in Davis	Seller in Woodland Buyer in Davis	Seller: \$1.10	Woodland: \$1.10 Winters: \$2.20
Yuba	Seller	Seller	Seller: \$1.10	None