Kentucky Loan Document Checklist

Note: This is a general guide. Each lender/program may require more or fewer items based on your profile and the property. Documentation standards change and approval isn't guaranteed—confirm the exact checklist with your lender.

General Documents you will need

□ Government photo ID and Social Security number
□ Last 30 days of pay stubs (all jobs)
□ Last 2 years of W-2s and/or 1099s
□ Last 2 years of federal tax returns (all pages/schedules)
□ Year-to-date P&L + business returns (if self-employed)
□ Most recent 2 months of bank/asset statements (all pages)
□ Proof of down-payment/earnest money funds (seasoned)
□ Gift letter + donor account evidence (if applicable)
□ Employer contact info for verification of employment (VOE)
□ List of debts/obligations (student loans, child support, etc.)
□ Homeowners insurance agent info (or binder before closing)
□ Fully executed purchase contract (when under contract)
□ Appraisal (lender-ordered) and any inspection reports (if provided)

Miscellaneous Documents

□ ______________________________

□ ______________________________

□ ______________________________

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Loan-Specific Documents (as applicable)

Conventional
□ PMI disclosures (if <20% down), reserve documentation if required
FHA
□ FHA Case Number assignment
□ FHA Amendatory Clause & Real Estate Certification
VA
□ Certificate of Eligibility (COE)
□ DD-214 or Statement of Service (active duty)
□ Disability/fee-exemption documentation (if applicable)
USDA
□ Rural property eligibility confirmation
□ Household income/occupant documentation per USDA rules
KHC Assistance (Down Payment/Closing Cost)
□ KHC program application/forms
□ Homebuyer education certificate (if required by program)
Jumbo
□ Additional asset/reserve documentation (often 6–12 months)
□ Second appraisal (if required by lender)
Renovation (FHA 203k / HomeStyle)
□ Detailed scope of work + contractor bids
□ Plans/specs; HUD consultant docs (for 203k)
Bridge Loan
□ Current home mortgage statement + payoff estimate
□ Listing agreement or marketing plan for current home
Wraparound (seller-financed)
□ Seller's existing loan statement & payoff terms
□ Wrap promissory note + deed of trust/mortgage
□ Attorney-prepared disclosures/agreements
HELOC
□ Current mortgage statement
□ Property valuation (AVM or appraisal)
□ Proof of homeowners insurance