

Mortgage Loan Checklist

In an effort to provide you with excellent customer service, use this checklist to help gather the documentation required for your application.

Income Information:

- Most recent pay stubs for the last 30 days
- W-2 forms for the past two years
- Most recent federal tax returns from the last two years (including all attachments)
- Self employed: most recent business tax returns with all schedules including K-1

Available Funds:

- Bank statements - last two months of checking, savings
- Will you be receiving any "gift" funds? ____yes ____no
- Documentation of any funds not listed above that will be used for down payment and closing costs
- Offer to purchase on your current home (if applicable)

Refinancing:

- Existing title insurance policy
- Homeowner's insurance policy
- Real estate tax bill

New Home Construction:

- Plans, specifications, and contract with your builder
- Property tax bill for new build

Miscellaneous:

- Signed copy of your accepted offer to purchase, including all amendments and counter offers
- If you own rental property, copy of current lease and last two year's federal tax returns
- Complete final divorce decree and marital settlement agreement (if applicable)
- Entitlement letters evidencing monthly benefit for social security, supplement security income or retirement income (if applicable)

Loan Process Helpful Tips:

- Please do NOT open any additional credit cards or extend your credit card limits.
- Please do NOT attain new loans as it may affect your ability to qualify.
- Please do NOT deposit cash as a source of qualifying down payment funds into your bank account as we are not able to properly document cash deposits.
- Please DO continue to make your mortgage payments and all payments in a timely manner.