

LOGO HERE

Your Mortgage Application Checklist

DOCUMENTATION FOR...	PLEASE PROVIDE ME WITH...
Salaried Borrowers and/or Co-Borrowers (Not Self-Employed)	<input type="checkbox"/> Signed Federal personal income tax returns for the two most recent years filed including W-2s and all schedules (and current extension if applicable) <input type="checkbox"/> Paystub(s) covering most recent 30-day period including year to date earnings <input type="checkbox"/> Verification of the two most recent years' history of bonuses or commissions if applicable, via paystubs or employer written verification <input type="checkbox"/> Written explanation for any gaps in employment exceeding one month during the past two years
All Applicants	<input type="checkbox"/> Bank and asset account statements for past 2-3 months for all checking, savings, investment, and retirement accounts <input type="checkbox"/> Name and phone number of insurance agent <input type="checkbox"/> Copy of one of the following identity verification documents: Driver's License, Government-Issued Photo ID, U.S. Military ID, or Passport <input type="checkbox"/> If condominium or planned unit development, name and phone number of homeowners' association <input type="checkbox"/> If title or property vesting will be held in a trust or other entity, please contact your Relationship Manager for a list of applicable documents
Purchasing Your Property	<input type="checkbox"/> Full executed Purchase Agreement with all addendums <input type="checkbox"/> Name and phone number of real estate agent
Refinancing Your Property	<input type="checkbox"/> Copy of current evidence of homeowners' insurance
Self-Employed Borrowers and/or Co-Borrowers (includes Schedule C, 25% or greater ownership or interest in an LLC, C Corp, S Corp or Partnership)	<input type="checkbox"/> Signed Federal personal tax returns for the three most recent years filed with all schedules (and current extension if applicable) <input type="checkbox"/> Signed Federal entity(ies) tax returns (1120, 1120S, 1065) for the three most recent years filed with schedules and K-1 statements <input type="checkbox"/> Signed and dated current Profit & Loss Statement and Balance Sheet for the entity(ies) on company letterhead <input type="checkbox"/> Written explanation for any gaps in employment exceeding one month during the past two years
Limited Partnership Investments	<input type="checkbox"/> All K-1s for the two most recent years
Rental Real Estate Income	<input type="checkbox"/> Lease agreements for all rental properties



Helpful Tips:

- 1 Do NOT** change companies or switch or end a job during the loan process.
- 2 Do NOT** open or apply for any new credit cards, car loans or any other type of debt during the loan process.
- 3 Do NOT** make big purchases during the loan process (TV's, Home Electronics, Furniture, etc.)
- 4 Always** make your payments and ON TIME each month.
- 5 Do NOT** make any Large Deposits into your bank accounts without documented proof from the source you received it from.
- 6 Do** call your Realtor® and Loan Officer to help guide you through the process.

PROVIDED BY: