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| UPTOWN:Users:transpacific:Desktop:LaCie Backup: Mo's Files: CommunityBranding:NMI:RATES:NMI Rates: CO-BRANDED RATES: Template:Logo.jpg | Your Mortgage Application Check List: |

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| **Documentation For . . .** | **Please Provide Me With . . .** |
| **Salaried Borrowers and/or  Co-Borrowers (Not Self-Employed)** | * Signed Federal personal income tax returns for the two most recent  years filed including W-2s and all schedules (and current extension  if applicable) * Paystub(s) covering most recent 30-day period including year to  date earnings * Verification of the two most recent years’ history of bonuses or commissions  if applicable, via paystubs or employer written verification * Written explanation for any gaps in employment exceeding one month  during the past two years |
| **All Applicants** | * Name and phone number of insurance agent * Copy of one of the following identity verification documents: Driver’s License, Government-Issued Photo ID, U.S. Military ID, or Passport * If condominium or planned unit development, name and phone number of homeowners’ association * 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** | * Full executed Purchase Agreement with all addendums * Name and phone number of real estate agent |
| **Refinancing Your Property** | * Copy of current evidence of homeowners’ insurance |

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| **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)** | * Signed Federal personal tax returns for the three most recent years  filed with all schedules (and current extension if applicable) * Signed Federal entity(ies) tax returns (1120, 1120S, 1065) for the three most recent years filed with schedules and K-1 statements * Signed and dated current Profit & Loss Statement and Balance Sheet  for the entity(ies) on company letterhead * Written explanation for any gaps in employment exceeding one month  during the past two years |
| **Limited Partnership Investments** | * All K-1s for the two most recent years |
| **Rental Real Estate Income** | * Lease agreements for all rental properties |
| **HELPFUL TIPS:**  1. Do NOT change companies or switch or end a job during the loan process this will stop the loan process ASAP.  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 go purchase anything new (TV's, Home Electronics, Furniture, etc.) during the loan process.  4. Always make your payments and ON TIME each month during the loan process.  5. Do NOT Make any Large Deposits into your bank accounts without documented proof from the source you received it. | |