

MORTGAGE APPLICATION CHECKLIST.



REQUIRED

- COPY OF DRIVER'S LICENSE FOR EACH BORROWER
- MOST RECENT YTD PAY STUB (AT LEAST 30 DAYS)
- W-2'S FOR PREVIOUS TWO YEARS
- ASSET STATEMENTS COVERING TWO FULL MONTHS
- COMPLETED FEDERAL TAX RETURNS - TWO YEARS
- 401K / RETIREMENT STATEMENT
- COPY OF LAST MORTGAGE STATEMENT (FOR REFINANCE TRANSACTIONS)
- PURCHASE AGREEMENT SIGNED BY ALL PARTIES (FOR PURCHASE TRANSACTIONS)
- HOMEOWNER'S INSURANCE AGENT CONTACT INFORMATION OR POLICY DECLARATION PAGE

IF APPLICABLE

- SOCIAL SECURITY INCOME AWARD LETTER
- MOST RECENT PENSION/RETIREMENT MONTHLY STATEMENT
- DISABILITY INCOME AWARD LETTER
- COMPLETED GIFT LETTER SIGNED AND DATED BY GIFT SOURCE AND ALL BORROWERS
- DIVORCE DECREE – ALL PAGES
- IF SELF-EMPLOYED OR COMMISSIONED, MOST CURRENT YTD PROFIT & LOSS STATEMENT
- PROOF OF CHILD SUPPORT
- BANKRUPTCY PAPERS (ALL PAGES) IF BANKRUPTCY DISCHARGED IN THE PAST 4 YEARS