

Document Checklist needed for your Mortgage Application:
**** Indicates MUST have at time of submission to processing**



Income Documents for all Borrower's on the application:

- **** 2 Current Pay Stubs (dated within 30 days of Application Date)
- **** W2s for the past 2 Years for all jobs held during that time
- Last 2 Years Federal Tax Returns include All Schedules
- ** Must have returns if Self Employed**
- Social Security of Pension Income will need copy of Current Award Letter
- 1099s last 2 years ALL JOBS, SSI income

Assets for all borrower's on the application:

- **** 2 Months of Bank Statements **include ALL PAGES**, for any Checking, or Savings Accounts **(For Purchase to show cash to close)**
- Current 401K, or Retirement Statements **include ALL PAGES**

Other required Documents for all borrower's on the application:

- **** Photo ID
- Social Security Card
- Homeowner's Insurance Declarations Page, with agent's contact information
- If a Condo, need Homeowner's Association Contact information, and proof of monthly due amount.

Purchase Transactions:

- **** Fully executed Purchase Agreement, signed by agents, sellers, and buyers.
- Copy of the Earnest Money Deposit Check.
- Your Realtors Contact Information

Refinance Transactions:

- Current Mortgage Statement
- Copy of Note from last transaction done on home
- Copy of HUD Settlement statement from last transaction done on home

Individuals who own more than one property:

- Include a list of the following for all properties owned:
- Current address, city, state, zip
- Current Value of Home
- Current Mortgage Statement, or Warranty deed showing free and clear
- Homeowner's Declarations page for each property
- Proof of Annual Property Taxes for each property