



Mortgage Checklist

Items Needed for Application Process

VALID PHOTO ID	<p>Non-expired government issued with a photo & signature</p> <ul style="list-style-type: none"> • State issued driver's license • State issued identification card • US or foreign passport • Military identification • Alien identification card (if not a US Citizen, this must be provided) • Social Security Card (need a copy)
PROOF OF INCOME	<ul style="list-style-type: none"> • Pay stubs: recent 30-day coverage. (If paid semi-monthly or bi-weekly, please provide 2 most recent pay stubs. If paid weekly, please provide 4 most recent consecutive pay stubs.) • W2 FORMS for the last 2 yrs (ex: '11 & '12) and/or 1099s from income sources for the last 2 years • Social Security/Pension/Disability/Retirement Benefits: Award letters (most recent) • Employment contract, if applicable (I.E., teaching contract) • Most recent 2 yrs Federal Tax Returns, with all schedules attached including W-2s & 1099s; If Incorporated: Corporate Tax Returns (all schedules & K-1s)
BANK STATEMENTS	<ul style="list-style-type: none"> • 2 most recent months: savings, checking, stocks, IRA, 401K, investment accounts – or – most recent quarterly statements (ALL PAGES) • Any other type of asset accounts (ALL PAGES) • Most recent 1st mortgage statement and 2nd mortgage statement (if applicable)
HOMEOWNERS INSURANCE POLICY	<p>Copy of current policy</p>
PURCHASES	<p>Signed & dated sales contract (with counteroffer(s), if applicable)</p>
MISC. DOCUMENTS (IF APPLICABLE)	<ul style="list-style-type: none"> • (If applying for a VA loan) VETERANS: Certificate of Eligibility, DD214 or Statement of Service • DIVORCED/SEPARATED: Divorce Decree, Child Support Order or Separation Agreement • BANKRUPTCY PAPERS: Discharge with list of all creditors discharged. • RENTAL PROPERTY: Homeowners policy, Property Tax statement, Mortgage statement and most recent 2yrs Federal Tax Returns with all schedules attached. FOR EACH PROPERTY. Copy of all lease agreements. <p>Please note: If co-borrower is unable to come with you at time of application we must have authorization from them to pull credit report for them.</p>

