



MORTGAGE CHECKLIST

In your initial interview, your loan officer will give you a good idea of the documentation that you and your co-borrower, if applicable, may likely need to provide. Here is the list of items typically needed after you apply for your loan:

ALL BORROWERS:

- Valid driver's license or valid state ID
- Most recent 2 months of bank statements
 - Your accounts should show support for the monies you will use for down payment and closing costs
 - You may need to provide a detailed letter to explain any large deposits or withdrawals
- Award letters or legal documents for any social security, disability & retirement, only if income is needed to qualify

SALARIED BORROWERS:

- Pay stubs for the past 30 days

IF YOU GET PAID	PLEASE PROVIDE
<i>Every Week</i>	<i>Your last five pay stubs</i>
<i>Every Two Weeks</i>	<i>Your last three pay stubs</i>
<i>Monthly</i>	<i>Your last pay stub</i>
- W-2's for the past 2 years
- Federal tax returns for the past 2 years, including all schedules

SELF-EMPLOYED, CORPORATE, AND/OR PARTNERSHIP BORROWERS:

- If self-employed, copies of business tax returns for the past 2 years, including all schedules
- If corporate/partnership and you own more than 25% of the company, copies of past 2 years tax returns, including all schedules and K1's
- Year-to-date profit and loss statement and balance sheet

FOR PURCHASE OF A NEW HOME/LOT & NEW CONSTRUCTION:

- Copy of fully executed sales contract *(if available)*
- Copy of canceled earnest money check *(if purchasing)*
- Copy specs & plans & construction contract for new construction

DEPENDING UPON YOUR SITUATION:

- If you have been divorced, a copy of final decree
 - If you choose to use income derived from alimony, child support, and the division of liabilities and assets please provide the financial settlement page
- Documentation pertaining to any resolved or unresolved credit disputes you may have had