



MORTGAGE CHECKLIST

Please provide the following information to process your loan request:

_____ One Month of Paystubs

_____ Last 2 years of W2's

_____ If self-employed, 2 years of tax returns – complete with Schedules

_____ Copy of award income from divorce or alimony or child support or SSI

_____ 2 most recent bank statements- all pages, even if blank

_____ Most recent investment and/or retirement statements

_____ If this is a purchase, we will need a statement showing where down payment and closing funds are coming from:

- A. If down payment is from the sale proceeds of a current home, a closing disclosure from that sale will be required to verify down payment.
- B. Gift letter is needed if funds are being given by another individual for down payment and/or closing costs.

_____ Divorce Papers (if applicable)

_____ Copy of Driver's License

_____ If this is a purchase, a copy of the sales contract that includes Residential Property Disclosure & if needed, the lead base paint disclosure.

_____ If refinancing, a copy of the Deed and Homeowners insurance policy.

_____ Current mortgage statement or invoice

_____ Estimated annual real estate tax: \$ _____

_____ Estimated annual homeowners' insurance: \$ _____

A. Who is your insurance agent? _____

B. What month does your annual home insurance come due? _____

_____ Estimated value of your home: \$ _____

_____ Do you wish to escrow for your taxes and insurance? _____.