

Document Checklist

Required Documents for Loan Approval

When applying for a mortgage loan, we will ask you to produce a number of documents required by national lending agencies, governed by various federal and state regulations. We understand this can feel like a DNA extraction. Our priority is to make clear what is required early in the mortgage loan process, and to gather this information from you at one time.

The following documents are commonly required, and we urge you to be diligent by providing them within 24 hours of submitting your application:

Income Documentation

- Paystubs: Please gather your most recent 30-days of consecutive paystubs for all borrowers.
- Tax Documents: We will need copies of your W-2 Statements for all income earned from the past two (2) years. In addition, we will need a copy of your complete federal tax returns for the same period, all pages and attached schedules.
- Self-Employed Borrowers Only: If you are self-employed, or receive any secondary income due to self-employed activity, not only will we need your last two (2) years of filed personal tax returns, but we will also need the most recent two (2) years of your business tax returns, all pages and supporting schedules.

Asset Documentation

- Checking, Savings, Retirement, Stocks, Bonds, and/or Mutual Funds: Please print out a copy of your statements for the most recent two (2) months, all pages. Please note, an online screen shot of your balances will not suffice, we will need a copy of all pages.

Miscellaneous

- Please provide a copy of your most recent mortgage statement(s) for all properties owned, if applicable.
- We will need a copy of your homeowner's insurance declarations page (OR) your agent's contact information, if known at the time of submitting your application.
- Please provide two (2) copies of valid, unexpired, government issued ID's. One of which must include a photo.
- Divorce Decree or Separation Agreement: If you have been divorced or separated, we will need a copy of the agreement, all pages.

In accordance with federal regulations, you are not required to provide verifying documentation until you submit an application, receive a Loan Estimate, and state an intent to proceed with the transaction. If you wish to receive a Loan Estimate, you must provide us 6 pieces of information – (1) Your Name (2) Monthly Gross Income (3) Social Security Number (4) Subject Property Address (5) Estimated Value of the Subject Property and (6) Mortgage Loan Amount sought.

You may apply and submit these in writing, in person, or over the phone. Once this information is provided, we will provide you a Loan Estimate within 3 business days.



Your best interest is our basic principle.™