Items Needed On All Borrowers for Mortgage Application Processing

Please bring items with you when meeting with your loan officer.

Standard:

☐ 1 month current consecutive pay stubs for all borrowers. If you receive "other" incomes please provide the last two years proof of income. (ex: social security, annuity, death benefits, child support, etc)

☐ 2 months current consecutive bank statements (all pages) for all checking/savings accounts disclosed on application

☐ Most recent statement for stocks, bonds, IRA, 401K or other retirement/investment accounts

☐ Copy of current driver's license and social security card or valid passport

☐ Copy of most recent (two years) W2's and full tax returns (all pages)

☐ Copy of divorce decree or separation agreement and child custody/support documentation

☐ Proof of Ernest Money Deposit (EMD) has been withdrawn from account draw from

☐ Complete Credit Card Authorization Form for Appraisal Scheduling

☐ Copy of mortgage payment statement (**for Primary home**)

☐ Copy of current homeowner's insurance declaration page (**for Primary home**)

☐ Copy of current mortgage Note (**for refinance only**)

Other:

☐ For any **Rental Properties** you own please send current lease, homeowner's insurance declaration page and real estate taxes.

☐ If you have been discharged by Bankruptcy 7, 11, or 13 in the last 5 years please provide copies of you bankruptcy filing and discharge form.

☐ If you have paid off any derogatory accounts in the last 12 months such as collections, judgments, charge offs, child support or tax liens please provide documentation of proof the account is paid in full.

☐ If you have made any large deposits into your bank accounts that exceed a normal pay check please write a brief letter of explanation as to where the money came from and provide proof through documentation.

☐ If borrowers intend to use a Specific Power of Attorney for this transaction please provide a copy