

MORTGAGE DOCUMENTATION CHECKLIST

- _____ If you are a salaried employee, submit your most recent pay stub(s) showing the company name and address covering the last 30 days.
- _____ Copies of W-2 forms for the last two years
- _____ If you are self-employed, submit a copy of the last 2 years complete tax returns including all schedules, copy of current years profit and loss statement, copy of current years balance sheet showing all assets and liabilities.
- _____ If you receive support income, submit proof of receipt of support (alimony, child, etc.) for the past 12 months (canceled checks, bank statements, payment history from clerk of courts).
- _____ If using rental income, submit copies of lease agreements and last 2 years complete personal tax returns.
- _____ Copies of statements for the last 3 months for each checking, savings, and/or deposit account, showing the account number, name, and address of you financial institution.
- _____ If you are using gift funds, submit a signed gift letter (contact your mortgage officer for the letter) and verification of source of gift funds.
- _____ If you have investment accounts, submit copies of the latest stock and/or bond statements detailing the last 3 months.
- _____ Copies of the most recent Deed, Title papers, and Property Survey so price discounts may be obtained for you.
- _____ Declarations page of current Homeowners Insurance Policy
- _____ If this is a purchase transaction, submit a copy of the purchase agreement signed by both buyer & seller.
- _____ If you are refinancing, submit a copy of the last end-of-year statement from the current mortgage holder showing the account number, name, and address of the financial institution.
- _____ If you are currently renting, submit the complete address and phone number of the landlord.
- _____ If you have been divorced, submit a copy of recorded divorce decree and settlement statement or support agreement showing all financial obligations.
- _____ If subject property is a condominium, submit a copy of the Condo By-Laws and the address of the Condo Association's President.
- _____ If you have declared bankruptcy within the past seven years, submit a complete copy of the petition and discharge and handwritten explanation of the circumstances.
- _____ If you are a resident alien, submit evidence of residency that is issued by the Immigration and Naturalization Service.
- _____ If you are receiving a bridge loan or relocation assistance, submit a copy of the agreement and evidence of funds received.