



MORTGAGE CHECKLIST

We will give you a custom list of the documentation needed for your mortgage application. Here is a list of some of the items that may be included on that list.

IDENTITY & INCOME VERIFICATION

- Valid driver's license or other government issued photo identification.
- All Employment information covering the past two (2) years.
- Current paystubs for the past thirty (30) days.
- Past 2 years W-2's or 1099s
- Social Security Award Letter

CREDIT & ASSET VERIFICATION

- Most recent two (2) months' statements for all asset accounts. All pages must be submitted including blank pages.
- Signed credit letter explaining any inquiries on your credit report and if they resulted in new debt obligations.
- Signed credit explanation letter for any late payments, judgements, or other derogatory information listed on your credit report.
- Source of funds documentation for any large deposits more that 50% of your monthly income.
- Signed "Gift Letter" and accompanying bank statements, if applicable.
- Divorce decree/property settlement, if applicable.

IF SELF-EMPLOYED

- Personal & business Federal tax returns for the past two (2) years including all schedules (e.g., 1120,1120S, Schedule K-1/1065).
- Year to date Profit & Loss statement and listing of all business debts.

OTHER

- Fully signed Agreement of Sale
- Homeowners Insurance Declaration & Coverage Page
- Copy of earnest money check – your deposit.
- Signed disclosure documents (we will provide)