



Mortgage Checklist

There are a few items we will need from you to get started with the process of approving your loan. Please don't let the list below intimidate you; we try to be thorough so we can guarantee your loan approval and close your escrow quickly. The sooner we have these documents the faster we can close your loan.

FILL OUT A LOAN APPLICATION

This is the very first step. The easiest way to do this is to press 'Apply Now' on the home page. Please include as much personal and employment information as you can to help speed the process along. To save time, you can ballpark the numbers in the "Assets" and the "Liabilities" section of the application. We will be able to get all the specifics from your bank statements and your credit report. If you would prefer to do this over the phone we can arrange for a time to do that as well. If it is more convenient for you, your loan officer will come to you to fill out your application.

INCOME DOCUMENTATION

Most recent two years personal Federal 1040 tax returns (with *all schedules* attached)
Most recent two years W-2s, and/or K-1s

If you are currently on extension for this tax year, please send a copy of the Form 4868 Extension Request.

For income earned as an employee:

Last two concurrent paystubs showing YTD totals

Contact name and number/email address for an HR or Payroll department representative to verify employment.

For self-employment income:

Most recent two years Federal tax returns for the business (Forms 1120, 1120s or 1065)

Current year-to-date P&L Statement and Balance Sheet

For retirement income:

Any Social Security, pension, disability, or VA benefit award letters, etc. (if applicable)

ASSET DOCUMENTATION

Complete personal bank statements for the past two months. Please include **all numbered pages**, even if *'intentionally left blank'*. (NOTE: Corporate/business accounts with business names on the statement may not be useable without proper documentation from your CPA.)

- Personal checking accounts
- Personal savings accounts

Investment account statements for the past two months, or the last quarterly statement

LIABILITY DOCUMENTATION

Your last mortgage statement for *all mortgages* (or equity lines) on properties currently owned
Home insurance policy information (Policy declarations page) for all properties owned

Copy of the HOA bill for your current property (if applicable).