

Mortgage Checklist

Standard Documentation Checklist required during the loan process:

Income documentation:

- Your Social Security Number
- Most recent year-to-date paystub(s) documenting at least 30 days of income
- W-2(s) for the most recent 2 tax years
- For Self-Employed clients, please provide most recent 2 years signed and dated Federal Tax Returns (business and personal) including all supporting documentation (W-2's, K-1's or 1099's for both years)
- Year-to-date signed and dated Profit & Loss Statement for all businesses

Asset Documentation:

- 2 most recent months' bank statements from the account(s) being used for closing funds (please provide all pages even if blank)
- Investment account statements for the past two months, all pages, even if blank
- Retirement account statements for the past two months
- Gift letter and proof of deposit when applicable

Miscellaneous Documentation:

- Satisfactory documentation to verify all payments for all real estate properties owned (copy of mortgage statements, property insurance payment, taxes and any Homeowner Association fees paid)
- Credit letter of explanation if adverse and / or inquiries are reflected on a credit report.

Purchase Transactions:

- Copy of fully executed sales contract, including all addendums for purchase deals
- Copy of cashed Earnest Money and/or Due Diligence deposit checks
- Homeowner's insurance quote

Refinance Transaction:

- Copy of current mortgage statement, property insurance, property taxes and any Homeowners Association fees paid.