



Application Checklist

Below is a list of documents that are required when you apply for a mortgage. Every situation is unique and you may be required to provide additional documentation.

- Pay stubs for the last 60 days. Pay stub must reflect Year-To-Date earnings.
- Previous year W-2 for each borrower.
- Final Divorce Decree if receiving child support or spousal maintenance income
- Completed Borrower Contact Information Sheet.
- For SELF-EMPLOYED BORROWERS – Previous 3 years complete tax returns

Other documentation that may be required:

- Executed sales contract for the property you wish to purchase.
- Complete bankruptcy papers with petition/discharge papers and list of creditors.

For Refinances only:

- Copy of recent billing statement or name of current mortgage holder, contact name, telephone number and account number.
- Copy of current homeowner's insurance declarations page.
- Copy of the most recent year's paid tax receipt.
- Legal description or survey. Tax appraisal records are not sufficient.

Your loan can not be fully processed until the requested information is received. Other information may be requested during the processing of your loan which are not known at this time.