

Purchase Document Checklist

The following items are required in order to complete your mortgage loan application:

- Driver's license for all applicants
- Social security card for all applicants
- Paystubs for the last consecutive 30 days for each applicant
- W2s for the last two years (for all jobs) for each applicant
- Personal federal income tax returns (including all schedules) for last two years signed/dated by each applicant (state returns not needed)
- Any and all current award letters for Social Security, disability, and/or pension(s) income
- Most recent two months checking and savings statements (must include financial institution, full name, full account number, and all pages - online screenshots not accepted)
- Most recent statements for any 401 (k), retirement, and/or investment accounts (must include name of financial institution, full name of borrower(s), full account number, and all pages - online screenshots not accepted)
- Complete purchase agreement (all pages and all addendums)
- Copy of cleared earnest money check (front and back)
- Realtor contact info
- Homeowner's insurance declaration page or agent contact info
- If applicable, completed gift letter and corresponding documents (donor's full bank statement, proof of transfer, recipient's full bank statement showing deposit)
- If applicable, complete federal business tax returns (including all schedules) for last two years for self-employed
- If applicable, complete copy of divorce papers
- If applicable, child support income - six months of bank statements showing receipt of income
- If applicable, bankruptcy and discharge papers



Refinance Document Checklist

The following items are required in order to complete your mortgage loan application:

- Driver's license for all applicants
- Social security card for all applicants
- Paystubs for the last consecutive 30 days for each applicant
- W2s for the last two years (for all jobs} for each applicant
- Personal federal income tax returns (including all schedules} for last two years signed/dated by each applicant (state returns not needed)
- Any and all current award letters for Social Security, disability, and/or pension(s) income
- Most recent two months checking and savings statements (must include financial institution, full name, full account number, and all pages - online screenshots not accepted)
- Most recent statements for any 401 (k), retirement, and/or investment accounts (must include name of financial institution, full name of borrower(s), full account number, and all pages - online screenshots not accepted}
- If applicable, complete federal business tax returns (including all schedules} for last two years for self-employed
- If applicable, complete copy of divorce papers
- If applicable, child support income - six months of bank statements showing receipt of income D If applicable, bankruptcy and discharge papers
- Copy of mortgage note(s)
- Copy of most current mortgage statement(s)
- Homeowner's insurance declaration page or agent contact info

