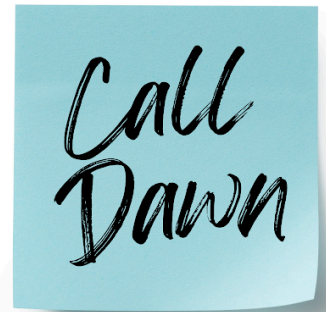




Mortgage Documentation Checklist

Paperwork... nobody likes it (not even us), but it is essential to the loan process and, unfortunately, unavoidable. The good news is that the more thoroughly we handle the paperwork upfront, the less we'll have to manage later on. So, let's get started, shall we?



Required Paperwork for Your Loan Application

To ensure a smooth loan process, you'll need to gather the following paperwork:

General Documentation (Applicable to Everyone)

- **Most Recent 30 Days of Pay Stubs:** Provide your latest pay stubs to verify income.
- **W-2 and 1099 Forms:** Include forms from the past two years for income verification.
- **K-1 Statements:** If applicable, include K-1 statements for the last two years.
- **Personal Federal Income Tax Returns:** Submit your tax returns for the past two years, including all schedules and statements.
- **Bank and Investment Statements:** Provide the last two months of statements for each bank, credit union, stock, investment, and retirement account, including all pages.
- **Existing Mortgage Loan Statements:** Include the most recent statement for any current mortgage loans.
- **Employment History:** Detail your employment for the past two years, including job title, start/end dates, address, and phone number.
- **Address History:** List your address history for the past two years, including move-in/out dates and contact information for landlords.
- **Credit Authorization:** We'll provide a form for you to sign.

Additional Documentation for Self-Employed Individuals

If you are self-employed (owning 25% or more of a business), you will need:

- **Year-to-Date Profit and Loss Statement:** Must be up to date through at least the end of the most recent quarter.
- **Business Tax Returns:** Submit your federal income tax returns for your business for the past two years, including all schedules and statements.

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Documentation for Social Security, Disability, or Retirement Income

If you receive Social Security or retirement benefits, provide:

- **Most Recent Award Letter:** Usually issued annually with your cost-of-living adjustment.
- **1099-R Forms:** Include forms from the past two years.

Refinancing Documentation

For a refinance loan, please provide:

- **Existing Mortgage Loan Statements:** Include the latest statement for each mortgage loan.
- **Homeowners' Insurance Declarations Page:** Submit the most recent declarations page.
- **Statements for Other Loans or Bills:** Include the latest statements for any other debts you want to pay off.
-

Child or Spousal Support Documentation

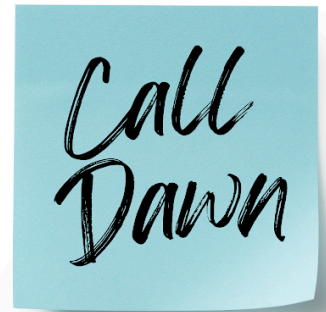
If you pay or receive child or spousal support, you'll need:

- **Complete Copy of Divorce Decree or Support Order:** Include documentation of your support obligations.
- **Proof of Support Payments:** If you wish to count support as income, provide proof of the last three months of payments (bank statements, copies of checks, or statements from support enforcement).

Documentation for Rental Property Owners

If you own rental properties, please provide:

- **Existing Mortgage Loan Statements:** Include the latest statement for each mortgage loan.
- **Homeowners' Insurance Declarations Page:** Submit the declarations page for each property.



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Gift Funds Documentation

If you will receive gift funds, include:

- **Donor Information:** Name, address, phone number, and relationship of the gift donor.
- **Amount of the Gift:** Specify the amount.
-

Documentation for Students

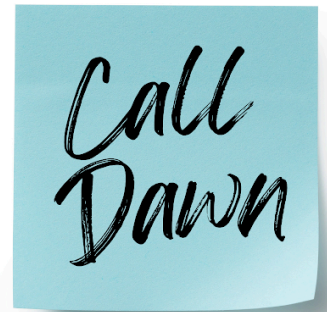
If you are currently in school or have been in the past two years, provide:

- **Transcript:** An unofficial or web-based transcript is acceptable.
- **Student Loan Payment Statement:** Include a statement of the next due date and payment amount for any student loans in deferral.

Bankruptcy Documentation

If you've had a bankruptcy discharged or dismissed within the last seven years, you'll need to submit:

- **Complete Copy of Bankruptcy Papers:** This includes the filing, all schedules, and the discharge.



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