



Appointment contact: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
NMLS#: \_\_\_\_\_

## MORTGAGE AND HOME EQUITY LOAN

### DOCUMENTATION REQUIRED AT TIME OF APPLICATION

(Please provide documents checked below that apply)

#### Income/Asset Verification Required for all applications

- Most recent pay stubs covering one full month for all applicants
- W-2/1099 forms for the past two years for all employers
- Signed tax returns (with all schedules) for the last two years
- Bank statement copies for the most recent 3 months showing funds necessary for down payment & closing costs  
( large deposits must be explained & documented)
- Documentation of other assets (i.e. 401K, IRA, etc.)
- If renting, landlord's name and address along with the last 12 months cancelled checks or rent receipts

#### **Commissioned, Self Employed or Own 25% or More of Business From Which Earnings are Received,**

##### In addition to the above

- Personal and business tax returns for the past 2 years (with all schedules)
- YTD P&L and balance sheet prepared by your accountant

#### For Purchase in addition to Income/Asset Verification

- Agreement of Sale with all addendums with signatures of all parties  
(if property is an investment property, copies of current leases)
- Property Seller's Disclosure Statement
- Agreement of sale or listing agreement on present home, if applicable
- Realtor's listing sheet, to include real estate tax information

#### For Refinance, In Addition to Income/Asset Verification

- Copy of Recorded Deed
- Declaration page of existing homeowner's insurance policy
- Most recent year paid real estate tax receipts, if available or amount of annual real estate taxes
- If debt consolidation, copy of statement showing account number & mailing address of each account being paid

#### For Construction, In Addition to Income/Asset Verification

- Agreement of Sale on lot, or if already owned, copy of HUD settlement statement & copy of recorded Deed
- Construction Agreement, floor plan and specifications for proposed construction
- Perk test and sewage & well permits, if applicable
- Building permit, when available but prior to closing

#### Miscellaneous - for all applications if applicable

- Copy of current driver's license for all applicant's
- If in process of divorce, please provide copy of Divorce Decree and Property Settlement Agreement
- If receiving or paying alimony/child support, documentation of receipt and copy of court order
- If receiving Social Security benefits or pension, provide Awards Letter along with documentation to verify this income
- If gift involved in purchase, completed gift letter and proof of donor's ability to give gift
- If other rental real estate owned, provide copy of lease(s)

#### Fees Required At Time of Signing Early Disclosures

- Appraisal Fee \$450 and application fee \$150

**NOTE: Complete documentation provided at time of application will speed the approval process.**