

BE PREPARED FOR YOUR MORTGAGE APPLICATION

We strive to make your mortgage loan process quick and easy.

CHECKLIST

- W-2s for the last two (2) years for all applicants
- Tax returns for the last two (2) years for all applicants
- 30 days most recent paycheck stubs for all applicants
- Name, local address(es) and phone number(s) for all employers
- Drivers licenses for all applicants
- Verification (award letters, check stubs, etc.) showing other income you want us to include on your application, such as Social Security benefits, child support, alimony or trust income
- 30 days bank statements for all applicants
- If applicable, divorce decree and separation agreement. Need documentation showing any payments of alimony, child support or separate maintenance you must make
- Name and address of your current landlord or mortgage holder
- Name and phone number of your insurance agent
- A copy of your most recent mortgage statement (refinances)
- A copy of your homeowners insurance declaration page (refinances)
- If you are purchasing a home:
 - ▶ Name and phone number of Realtor, or if you are buying directly from the seller, the name and phone number of the seller
 - ▶ Copy of the sales contract
- If applicable, bankruptcy papers including discharge papers

Derek Simpson

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