

MORTGAGE LOAN APPLICATION CHECKLIST

Our Goal is to...

KEEP IT SIMPLE.

Thank you for this opportunity to serve you!

GET IT DONE.

We will close your loan as soon as possible, so you can get back to living life.

OWN IT.

We strive to be your bank for life. This encourages us to not only plan for this loan but what your plans are for the future.



ALL BORROWERS

- Valid photo ID, date of birth, & SSN
- Last two months of all financial statements. (checking, savings stock, mutual funds, IRAs, or other liquid asset accounts)
- Landlord contact information (if renting)
- Copy of fully executed sales contract, if available
- Documentation on any additional source of income to be used in qualifying, if applicable.

SALARIED BORROWERS

- Pay stubs for the past 30 days
- W-2's & federal tax returns for the past 2 years
- (include all schedules in return)

SELF-EMPLOYED BORROWERS

- Federal tax returns for the past 2 years (including all schedules)
- Corporate/partnership tax returns if you own 25% or more
- Year-to-date profit and loss statement & balance sheet

ADDITIONAL ITEMS (IF APPLICABLE)

- Final divorce decree, specifically the financial settlement page (including alimony, child support, division of assets/liabilities)
- Documentation pertaining to any resolved/unresolved credit disputes you may have had
- Copy of all bankruptcy papers including discharge (if within 7 years)
- Current homeowners insurance information including agents contact information.

*Collection of Credit Report fee may be required at the time of application.

**Depending upon your situation, we may require more or less documentation