

Borrower's Checklist

The following items are documentation that may be required to secure your mortgage. *Please bring any listed items that may pertain to your situation.* Please note that if you feel uncomfortable or forget to bring certain items - no problem, we can always get them later, but it may delay your approval process.

Note: If there is a co-borrower, please bring information for both borrowers.

Identification:

- Your social security number
- Driver's license
- Copy of back and front of "Green Card" or work permit
- Letter stating relationship between co-borrowers
- If currently renting, landlord contact information

Properties:

- Note and Deed of Trust on current property if refinancing
- Most recent mortgage statements for all properties you currently own
- Home insurance info including company name, contact name, telephone numbers
- Rental agreements for all units/houses (include "increase notification letter")
- A copy of your most recent property tax statements (for all properties)
- Final settlement statement (HUD-1) for any property recently sold

Employment Info (if salaried):

- Pay check stubs for last 2 months
- W-2's (and 1099's) for past 2 years
- Verification/Explanation of: ___ Commission income ___ Overtime income ___ Other

Employment Info: (if self-employed):

- Past 2 year's personal tax returns (1040's/all pages/all schedules)
- Partnership or corporate tax returns (if own/partner 25% or more)
- Professionally prepared YTD corporate/partnership financial statements (P&L, Balance)
- Corporate bank statements
- Copy of business license(s)

Other Income:

- 6-months cancelled checks as evidence of spousal/child support income
- Copy of child support order
- Award letter and most recent check for social security, retirement or pension income
- Original gift letter and evidence of "donor's ability to give" (i.e. 3mo. bank statement of donor)

Assets:

- Bank statements for last 2 months (all accounts/all pages)
- Investment statements and certificates for last 2 months(all accounts/all pages)
- Most recent 3 months' statements with balance of 401K and retirement accounts
- Copy of "Pink Slip" on autos purchased within last 3 years that are now "free and clear"
- Copy of Trust documents