

DOCUMENTS FOR APPLICATION

Below is a general list of documents that may be needed for your loan application. Your Mortgage Loan Originator will contact you regarding which specific documents you should submit and may include some documents that are not listed below.

LIST OF DOCUMENTS

- Social Security card and Driver License - Necessary to confirm identity as required by the Patriot Act
- Most recent two years' W-2s - For an analysis of your income history
- Most recent thirty days of pay stubs showing year-to-date earnings - Required for the qualification process
- If you receive Social Security benefits or pension, a copy of your disability or retirement awards letter
- If you are a college graduate in the last two years, a copy of your transcript
- Most recent two months' bank statements or last quarterly statement, all pages, all accounts - To verify reserves and down payment
- Most recent (or last quarterly) statement of 401k or retirement accounts - All pages including terms and conditions of withdrawal
- Please document any large non-payroll, pension or Social Security deposits
- If you are divorced, a copy of your divorce decree and property settlement - All pages and court stamped
- If you pay or receive child support, a copy of your child support order (if separate from divorce decree)
- If you own any real estate, copies of lease agreements and mortgage statements, showing taxes & insurance are included in payment (front and back)
- If you are not a U.S. Citizen, a copy of your Resident Alien Card
- Provide contact information for insurance agent as soon as it is available, at least 21 days prior to closing

FOR VA LOANS, YOU MAY ALSO NEED:

- Copy of DD-214, member 4
- Name, address & phone number of nearest living relative

FOR IN SERVICE VETERANS, YOU MAY ALSO NEED:

- Statement of Service
- Copy of active duty orders

If you have any questions, please contact your Mortgage Loan Originator.



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