

DOCUMENTS FOR APPLICATION

Below is a general list of documents that you may want to gather as you start your loan application process. Your Mortgage Loan Originator will contact you regarding which specific documents you should submit and may include some documents that are not listed below.

- 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 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, the following may also be requested:

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

For In Service Veterans, you may also need:

- Statement of Service
- Copy of active duty orders

Other:

- _____
- _____
- _____

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

