



Borrower's Checklist

Once you have signed the Loan Estimate signifying that you have accepted the lender's offer, you will be asked to provide several documents. Note that this is a general list – some items may or may not apply to you.

Borrower Information

- Copy of your current Driver's License
- Copy of your Social Security Card
- If non-resident, a copy of Certificate of Resident Alien Status (Green Card)

Income Information

- Most recent income documentation for all parties – covering 30 days. (Social Security, Retirement, Current Job income, etc.)
- Most recent 2 month bank statements (all pages)
- Most recent 401k, IRA, or other retirement account statements
- Documentation of any other income
- Completed tax returns from the last 2 years (signed)
- W2s from last 2 years (signed)
- If self-employed, year-to-date Profit and Loss statement prepared by accountant and/or corporate/partnership tax returns
- Partnership Agreement
- Copy of bankruptcy proceedings with status and explanation
- Explanation letter for any late payments, judgments, liens, bankruptcy, or foreclosure

- Gift letter or explanation of source of funds for closing costs

Current Property Information

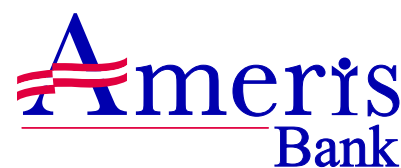
- Copy of your homeowner's insurance and flood policy on all property owned
- Copy of your most recent property tax bill and the due date on all property owned
- Most recent mortgage statement on all property owned
- Closing statements from sale of current property owned
- Name and address of current landlord with cancelled rent checks for the past year

Purchase Property Information

- Copy of fully executed Sales Contract (If construction loan, a copy of plans and specifications)
- Legal description from survey, deed, or title work

VA Loan Information

- Copy of your DD214



MORTGAGE SERVICES



All loans subject to credit approval.