

## **MORTGAGE APPLICATION CHECKLIST**

We sincerely thank you for the opportunity to assist with your mortgage borrowing needs. Please complete the Mortgage Application, providing at least two years of employment and residential history. In addition, the following information is very helpful to expedite the processing of your application.

Please provide:

- Copy of latest pay stub reflecting year-to-date earnings for each borrower.
- Copy of last two years W-2 forms.
- Copy of benefit letter if receiving Social Security Benefits
- Details if receiving disability.
- Donor's name and address if receiving a down-payment gift.
- Signed leases or tax returns if using rental income.
- Copies of divorce decree or separation agreement if paying or receiving child support or alimony.
- Written explanation of credit problems, issues or disputes.
- If self-employed, please provide 2 years of tax returns for both yourself and your business.

If you should have any questions, please give us a call at 286-3638. We are here to help!