

Residential Loan Check List

Because our mortgage loan programs are tailor-made to fit the individual needs of our borrower, we are requesting the following information to fully process your loan. Please include the following with your application.

- Completed application, signed
- Two months of bank statements, all accounts
- Copies of last two months investment accounts
- Last two current pay stubs
- W2's for the last two years
- Divorce decree (if applicable)
- Bankruptcy discharge papers (if applicable)
- Insurance Agent's name and Company
- If refinancing, a copy of the existing note.
- Mortgage Info: Current Balance, Principle & Interest Payment, Taxes & Insurance, and Home Owners Insurance info.
- Details on ALL other Debts: Current Balance, Interest Rate, Minimum payment required.

If either borrower is self employed please include the following:

- If the business is a partnership corporation we will need copies of the last two years federal tax returns for the business and applicable schedules.
- A year to date profit/loss statement
- Business license for two years or evidence borrower has been self employed for two years.