



## Mortgage Document Checklist

*For All Borrowers on the loan, please provide the following where applicable:*

- **Two forms of ID** – drivers license and one secondary form of ID for each borrower
- **Paystubs** – most recent **30** days (should include your name, company name, and YTD info)
- **W-2's** – **2020** and **2021**
- **Personal Tax Returns (Federal)** – signed and complete with all schedules (**2020** and **2021**)
- **Social Security Award Letter** – if applicable
- **Pension Income Statement** – if applicable
- **Bank Statements** – for each deposit account (most current 2 months complete statement)
- **Homeowner Insurance Declaration Page** – if a refinance transaction
- **Insurance Agent Information** – if a purchase transaction (include name and phone number)
- **Tax Receipts / Escrow Analysis Statement** – most recent year (city, school and local), if a refinance transaction
- **Sales Agreement** – if purchase transaction (must be signed by all parties)
- **Retirement / 401(k) Statements** – most recent two months or quarters complete statement
- **Divorce Decree or Separation Agreement** – if applicable (complete decree/fully executed sep agreement)
- **Child Support** – proof of payments or verification if income
- **Credit Card Statements** – if applicable (for all accounts to be paid off)
- **Oil & Gas lease for property** – if applicable (even if seller is retaining the rights)

*If Self-Employed, please provide all items above and the additional items listed below:*

- **Personal Tax Returns** – signed and complete with all schedules (**2020** and **2021** if; self-employed, rental income, royalty income, family owned business, copy of rental leases)
- **Profit and Loss Statement, YTD 2022** – (must be signed and dated; can be hand written or computer generated)
- **Partnership Returns** – signed and complete with all schedules (**2020** and **2021** and must include K-1 and support information in Personal Return)
- **Corporate Returns** – signed and complete with all schedules (**2020** and **2021** and must support information in Personal Return)

*If Construction Loan, please provide all items above and the additional items listed below:*

- **Builder Information** – name, address, and phone number
- **Sales Agreement for Lot** – if separate from Construction Contract
- **Construction Contract** – signed and finalized
- **Plans and Specifications**

**Other documents may be requested during the processing of your application.**



### Questions?

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