



Mars Bank
Mortgage Document Checklist

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

- **Driver's License** – current and unexpired
- **Paystubs** – most recent **30** days (must include your name, company name, and YTD earnings)
- **W-2's** – **2021** and **2022**
- **Personal Tax Returns (Federal)** – signed and complete with all schedules (**2021** and **2022**)
- **Social Security Award Letter** – if applicable
- **Pension Income Statement** – if applicable
- **Bank Statements** – 2 months most recent for each deposit account, all pages
- **Retirement / 401(k) Statements** – most recent quarterly (or two monthly) statement(s), all pages
- **Insurance Agent Information** – for your purchase transaction (include name, phone number, and email if available)
- **Hand Money Check** – and a copy of the bank statement or transaction report showing all account activity from the date of the last statement provided through the check clearing your account
- **Gift Letter and Check** – fully executed for all gifts received. Must provide copy of gift check and bank statement showing deposit of check
- **Homeowner's Insurance Declaration Page** – for all properties owned (must show annual premium)
- **Homeowner's Association Letter** – most recent, showing monthly, quarterly, or annual fees, if applicable
- **Most Recent Mortgage Statement** – if escrowed and/or being paid off
- **Tax Receipts / Escrow Analysis Statement** – most recent year (city, school and local)
- **Divorce Decree or Separation Agreement** – if applicable (all pages and fully executed)
- **Child Support** – court documents, proof of payments, and/or 6 months of receipt if used as 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)
- **Letters of Explanation** – written, dated, and signed letter detailing the circumstances of any derogatory credit, disputed accts, collection accts, and/or inquiries

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

- **Personal Tax Returns** – signed and complete with all schedules (**2021** and **2022** if; self-employed, rental income, royalty income, family owned business, copy of rental leases)
- **Profit and Loss Statement, YTD 2023** – (must be signed and dated; can be hand written or computer generated)
- **Partnership Returns** – signed and complete with all schedules (**2021** and **2022** and must include K-1 and support information in Personal Return)
- **Corporate Returns** – signed and complete with all schedules (**2021** and **2022** and must support information in Personal Return)

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

- **Contractor Contact Information** – name, address, and phone number
- **Sales Agreement for Lot** – if separate from Construction Contract
- **Construction Contract** – fully executed
- **Plans and Specifications**

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

Questions?

Contact your Mars Bank Mortgage Loan Officer or:

Call 724.776.3803 | Email HomeLoans@MarsBank.com | Visit www.mars.bank | NMLS 594084