



What to Expect during the Mortgage Process

Please provide the following:

_____ Most recent two years full personal tax returns

_____ Most recent two years complete business returns*

_____ Previous two years W-2's and/or 1099's.

_____ Two most recent paystubs/award letters to include year to date info

_____ Most recent two months bank or asset statements. (Any large non payroll deposits to be documented for the source)

_____ Insurance quote (for purchase transactions) or copy of current insurance (for refinance transactions) .

_____ Copy of Driver's License

_____ All real estate owned noted on application. Mortgage statements, taxes, insurance and HOA fees to be documented.

_____ Two year residence and employment history to be completed.

_____ Legal description of the subject property

_____ Sales Contract for purchase transactions

_____ Attorney Preference

- For self employed borrowers, a YTD profit and loss statement will be required along with business bank statements for previous three months to support.

Please do not assume any new debt during this process. Any credit inquiries will need to be addressed.