

Checklist of Items Needed for Processing Mortgage Loans

We want to help guide you through the mortgage process. Below is a checklist of the standard information needed by most lending institutions. Some items may vary, but this checklist is a great place to start and to use as a reference. For your convenience, print this page and check off the items that have been completed.

- _____ \$495.00 Appraisal Fee
- _____ Copy of Pension Statement
- _____ 2017 & 2016 W-2s and/or 1099s for all borrowers, for all jobs
- _____ 30 days most recent pay stubs showing YTD income
- _____ 3 mos. Bank Statements-All accounts-All borrowers-All funds-Also indicate any life insurance, retirement funds, real estate owned and any other assets
- _____ Copy of Hazard Insurance Declarations Page
- _____ Contract of Sale for property to be purchased (Deed if refinance) and Contract or Deed for Land (If Construction Loan), whichever is applicable
- _____ Listing
- _____ Leases if applicable
- _____ Complete name and addresses for any prior residences or employers if less than 2 established at current residence or employer

CONSTRUCTION LOANS

- _____ Signed Proposal/Contract
- _____ Contract Specifications
- _____ Blue Prints
- _____ Land Plat
- _____ Site Plan
- _____ Draw Schedule
- _____ Building Permit
- _____ Contractors License

SELF-EMPLOYED BORROWER(S) (IN ADDITION TO ABOVE)

*APPLICABLE SCHEDULES

- _____ Complete copy of last 2 years Personal Tax Returns with all schedules-Must be signed
- _____ Most recent annual Profit and Loss Statement and Balance Sheet
- _____ Last 2 years Corporate Returns - Must be signed