

The following documents are needed to complete your mortgage application:

(Please return these items A.S.A.P. so we can secure your mortgage without risk to any potential rate lock expiration.)

ITEM (only checked items are needed)

1 Copy of 2 most recent paystubs (with YTD information)
2 Copy of past 2 years W-2 forms
3 Copy of past 2 years "Complete" tax returns (federal only)
 4 Year to date Profit & Loss Statement
 5 Copy of most recent bank statement(s) for all necessary account(s) - all pages
 6 Copy of driver's license(s)
7 Purchase & Sale Agreement signed by all parties
8 Copy of Purchase & Sale deposit check
 9 Verification that P. & S. deposit check has cleared bank account (copy of statement
and front & back of check).
 10 Completed gift letter, copy of check and deposit slip
 11 Explanation letter for credit late payments and/or credit inquiries
 12 Copy of leases or tenant-at-will letters for all income property owned
 13 Copy of homeowner's insurance premium & tax bill for all properties
14 Copy of loan payment statements for all properties
 15 Verification of rental payment history (letter from landlord or 12 mos. checks)
 16 Completed condo questionnaire
 17 Complete Master Insurance Policy and Budget
 18 Copy of Deed
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