

PREPARING FOR YOUR MORTGAGE APPLICATION

MORTGAGE LOAN CHECKLIST

- Driver's License / Photo ID
- Paycheck Stubs for the last 30 Days
- Tax Returns and Supporting Documents (2 years)
- Additional Income Statements for the last 30 Days
- Statements for Bank and Asset Accounts (2 months)
- Purchase Agreement
- Family or Civil Court Documents
- Contract and Settlement of Home Sale
- Homeowners Insurance Agent Information
- Additional Documents as needed by the Loan Officer

MORTGAGE DOs & DON'Ts

DO:

- ✓ Keep All Records in Good Order
- ✓ Track Your Income
- ✓ Know Your Available Assets
- ✓ Document the Gift
- ✓ Confirm Your Current Residence
- ✓ Keep Up Your Credit
- ✓ Remember Things Have Changed

DON'T:

- ✓ Make any large purchases like Cars, Boats, or Furniture
- ✓ Change Jobs or Retire
- ✓ Deposit large amounts of Cash - it cannot be considered available funds
- ✓ Wait to withdraw from Stocks or Retirement
- ✓ Forget to Breathe

MEET YOUR TEAM



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