

1st Mortgage Submission Checklist



To complete your new Mortgage Application as quickly as possible, please submit the following:

1. Two years' Income Tax Returns (full return with all schedules)
2. Last two years' W2 Forms
3. Current Pay Stub
4. If you own more than 10% of a business, please include last two years' Business Tax Returns
5. Last three months' bank statements for all accounts including 401K, Mutual Funds, Retirement, Investment Portfolio, etc.
6. If divorced or separated, please include a copy of Divorce or Separation Agreement
7. For Purchases:
 - ____ Copy of Sales Contract
 - ____ Copy of inspection reports:
 - ____ Home/Building inspection
 - ____ Well Inspection, if applicable
 - ____ Septic Inspection, if applicable
 - ____ If a Condo, please include a copy of the Master Deed and By-Laws
 - ____ Copy of cancelled down payment check
8. Copy of your Homeowner's Insurance bill
9. If rental income, please include copies of Lease or Rental Agreements
10. A copy of your Driver's License

If you have any questions, please contact your loan officer.

