

# Mortgage Checklist

To help you get started with your Security State Bank Mortgage Application, we suggest you use this checklist. It will help you keep track of the standard documentation you will need to process and close your home mortgage loan transactions.

## HOME MORTGAGE APPLICATION

Once your application is completed, please check off and provide documentation as follows.

### INCOME

- Pay stubs from your present employer covering the most recent 30 days, showing year-to-date gross income
- W2 forms for all employment for all borrowers for the most recent two years
- Sign and dated copies of your Federal Tax Returns (complete)  
-Most recent 2 years
- Verification of
  - Commission Income
  - Bonus Income
  - Disability
  - Child Support/Spousal Support (through court or copy of canceled checks)
  - Overtime Income
  - Pension/Retirement
  - Other: \_\_\_\_\_

### SELF EMPLOYED/COMMISSIONED, OTHER NON-W2 INCOME

- Does not apply
- Year-To-Date Profit and Loss Statement (and Balance Sheet if corporation or partnership)
- Corporate/Partnership Tax Returns (complete) – Most recent 2 years

### ASSETS

- 2 months statements (all pages) for ALL savings, checking, mutual fund, stock, bond accounts listed on the application
- Copy of Purchase Agreement for property to be sold in order to qualify for this loan and/or provide necessary cash to close
- Gift letter, if applicable

### PURCHASE

- Does not apply
- Copy of signed purchase agreement for the new property
- Name and address of current property owner
- Name and phone number for listing and selling real estate agent(s) involved in the transaction, if any
- Copy of Earnest Money check

### CONSTRUCTION

- Does not apply
- Plans/Drawings and specifications
- Signed Sworn Construction Statement itemizing acquired bids or builder's contract
- General contractor name, address and phone number
- If land is currently owned less than one year, copy of Settlement Statement from the land purchase

### REFINANCE

- Does not apply
- Most recent Property Tax Statement for subject property
- Declaration page of property insurance policy
- Location of abstract OR
- Copy of Title Insurance binder OR
- Tomens Certificate of Title

### OTHER ITEMS AS APPLICABLE

- Copy of Driver's License
- Final Divorce Decree
- Legal Separation Papers
- Bankruptcy Schedule and Discharge
- Social Security/Disability Award Letter and 1099s
- Contract for Deed to be paid off

# Checklist For Mortgage Application Documents

**Michal Rosen-Zvi**



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