



## Documentation Needed for Mortgage

**Your loan officer will need the following document to begin the loan process:**

- Most current pay stubs with a year to date total.
- Previous 2 years W-2s for all borrowers.
- If self-employed, copy of your last two years Federal Tax Returns with all schedules.
- If you own more than 25% of the company and do not file a schedule C on your personal returns please also submit the last two years of your Federal Corporation or Partnership tax returns with all schedules and K-1s.
- If you are retired or receive disability we will need a copy of your Social Security award letter. If you receive pension or retirement funds monthly we will need a copy of your current pay stub or statement showing your monthly amount.
- Most current two months of bank statements with all pages. Computer "screen shots" are not acceptable.
- Most current investment, retirement or 401k statement with all pages if you have any of these accounts.

**If your loan will be a purchase of a new home the loan officer will need:**

- Copy of a fully executed purchase agreement. If you want to be pre-approved prior to house hunting please provide the items above and a purchase agreement can be supplied at a later date.

**If your loan will be a refinance of your current residence the loan officer will need:**

- Copy of your current home owner's insurance declaration page showing your current coverage, agent's name and phone number and the annual premium amount.

**If applicable the following will be needed for both purchase and refinance:**

- Copy of your divorce decree.
- Copy of your child support court order.