

TO EXPEDITE YOUR MORTGAGE LOAN REQUEST & TO MINIMIZE FOLLOW-UP REQUESTS,
PLEASE INCLUDE THE FOLLOWING ITEMS WITH YOUR APPLICATION.

REQUIRED APPLICATION DOCUMENTS

- COMPLETED & SIGNED UNIFORM RESIDENTIAL LOAN APPLICATION
- SIGNED & DATED REGULATION B-NOTICE OF INTENT TO APPLY FOR JOINT CREDIT (IF APPLICABLE)
- SIGNED & DATED BORROWER'S CERTIFICATION & AUTHORIZATION
- SIGNED & DATED NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL
- SIGNED & DATED HOUSING COUNSELING AGENCIES NOTICE
- SIGNED & COMPLETED NEW CONSUMER CIP APPLICATION **FOR EACH BORROWER** - *REQUIRED UNDER THE USA PATRIOT ACT*
- COPY OF GOVERNMENT-ISSUED PHOTO IDENTIFICATION **FOR EACH BORROWER** - *REQUIRED UNDER THE USA PATRIOT ACT*

EMPLOYMENT, INCOME, & ASSET INFORMATION - REQUIRED FOR ALL BORROWERS

- PAY STUBS FOR PAST 30 DAYS
- W-2s FOR PAST 2 YEARS
- FEDERAL TAX RETURNS FOR PAST 2 YEARS - *INCLUDE ALL PAGES & SCHEDULES*
- BANK STATEMENTS FOR PAST 2 MONTHS - *INCLUDE ALL PAGES, EVEN BLANK PAGES*

ITEMS BELOW ARE REQUIRED ONLY IF APPLICABLE

- SOCIAL SECURITY AWARD LETTER
- PENSION AWARD LETTER
- RETIREMENT AND/OR INVESTMENT STATEMENTS
- INCOME VERIFICATION FOR CHILD SUPPORT, ALIMONY, SPOUSAL MAINTENANCE, ETC. - *INCLUDE COPY OF LEGAL DOCUMENTATION*

PROPERTY DOCUMENTS

- COPY OF HOMEOWNER'S INSURANCE POLICY - *INCLUDE NAME, ADDRESS, & PHONE NUMBER OF INSURANCE AGENCY*
- COPY OF CURRENT YEAR'S PROPERTY TAX STATEMENT FOR PROPERTY TO BE PLEDGED AS COLLATERAL

PROPERTY PURCHASE

- COPY OF SIGNED PURCHASE AGREEMENT
- CONTACT INFORMATION FOR SELLING &/OR LISTING AGENT
- COPY OF CANCELLED EARNEST MONEY CHECK - *INCLUDE FRONT & BACK OF CHECK*

REFINANCE

- ABSTRACT OF TITLE **OR** COPY OF TITLE INSURANCE POLICY FOR CURRENT MORTGAGE LOAN
- COPY OF PAYMENT COUPON **OR** BILLING STATEMENT FOR CURRENT MORTGAGE LOAN
- LETTER STATING PURPOSE OF CASH OUT (IF APPLICABLE)
- COPY OF CONTRACT FOR DEED (IF APPLICABLE) - *INCLUDE NAME, ADDRESS, & PHONE NUMBER OF CONTRACT HOLDER*

CONSTRUCTION

- BLUEPRINTS FOR PLANNED CONSTRUCTION
- SWORN CONSTRUCTION STATEMENT
- ESTIMATES &/OR LIST OF MATERIALS FOR PLANNED CONSTRUCTION

MISCELLANEOUS - REQUIRED ONLY IF APPLICABLE

- COPY OF DIVORCE DECREE
- LETTER(S) OF EXPLANATION FOR LATE PAYMENT(S)
- COPY OF BANKRUPTCY DISCHARGE PAPERS - *INCLUDE CREDITOR LIST*
- COPY OF DOCUMENTATION OF JUDGMENT/LIEN SATISFACTION - *INCLUDE EXPLANATION*
- COPY OF ASSOCIATION BY-LAWS IF PROPERTY IS A CONDO OR TOWN HOME