

ITEMS NEEDED CHECKLIST

In addition to the completed loan application, we will need the following marked items to complete your Residential Loan Application.

- _____ Copy of warranty deed, title insurance or survey
(To verify legal description of property)

- _____ Copy of Homeowner's Hazard Insurance Policy, Flood Insurance if applicable

- _____ If refinancing of existing mortgage, payoff statement from mortgage company (first and/or second) along with loan number, mailing address, phone number.

- _____ W-2's (two years – most recent) 2009 and 2010.

- _____ Tax returns (last two years completed personal and business returns, if self employed where applicable.).

- _____ Monthly checking account statements (most recent two months)..

- _____ Pay stubs (covering the most recent 30 days with year to date totals.

- _____ Signed sales contract, if a purchase

- _____ Completed and signed application.

- _____ Signed signature authorization.

- _____ Signed Servicing Transfer Disclosure

- _____ Check for the appraisal (unless borrower pays appraiser directly at the time of inspection).

- _____ Self employed borrowers must provide a current year to date profit and loss statement and two years signed Federal Tax returns with all schedules.

PLEASE make sure you note on your application if the loan is: a Cash-out Refinance, Rate/Term refinance, a purchase or a construction loan. Also note what liabilities are to be paid off at closing, where closing cost are to be paid out of closing and current appraised value, if known.

OTHER DOCUMENTS MAY BE REQUIRED ONCE THE LOAN HAS BEEN SENT FOR PROCESSING.