

To avoid any delays in your home purchasing process, please have the following items ready before applying for a mortgage.

W-2 Wage Earners

- Current paystubs for the last 4 weeks
- Last 2 years W-2s
- Last 60 days bank statements
- Account balance, monthly payment and account number for all liabilities
- Most recent statement on investment accounts (including 401(k) accounts)
- Divorce decree and property settlement (signed), if applicable
- Bankruptcy papers if applicable

Self-Employed

- Personal and business returns, complete with ALL supporting schedules
- Year-to-date profit and loss statements
- Current balance sheet (most recent quarter end)

Purchases (in addition to the information requested above)

- Signed copy of the offer to purchase
- Copy of the listing data sheet

Refinances (in addition to the information requested above)

- Copy of Title Insurance Policy
- Copy of home owners (hazard) insurance policy

Additional information could be necessary to make a loan decision. Anything less than the above-described data will result in slowing the approval and closing process. Should you have any questions or need clarification on any of the above information, feel free to contact your loan officer.

