

MORTGAGE CHECKLIST

DIRECT MORTGAGE LOANS MAKES THE APPLICATION PROCESS SMOOTHER



MAKE THE MORTGAGE APPLICATION PROCESS EASIER BY BEING WELL PREPARED. HAVE THESE DOCUMENTS READY TO HELP MOVE THE PROCESS SMOOTHLY ONCE YOU HAVE DECIDED TO APPLY FOR A LOAN.

IDENTIFICATION



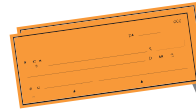
Bring copies of your photo ID and social security card - this verifies your identity and helps prevent loan fraud.

PROPERTY TAX BILL



If you own your home, the property tax bill is required to help us figure out your debt-to-income (DTI) ratio.

MORTGAGE STATEMENTS



Your lender has to know exactly what you are paying for your current home. This factors into how your DTI ratio is calculated.

RENT CHECK COPIES



If you're a renter, provide proof of the last 12 months' worth of rent to show you've paid on time and in full every month.

BANK STATEMENTS



We will look over your statements - These also factor into determining your DTI ratio. Be ready to explain any gifted money.

TAX RETURNS & PROOF OF INCOME



Provide tax returns from the past two years and proof of income. If you're self-employed, bring your year-to-date profit and loss statement.

RETIREMENT/INVESTMENT ACCOUNT STATEMENTS



We will need to assess your long-term savings, which counts as money toward your reserves.