

**Mortgage Application Checklist**

*Enjoy a smoother closing by gathering your paperwork.*

Here is a list of documents you and your co-borrowers may need to complete your mortgage loan. Additional documents may also be needed later in the process.

# Your most recent one month’s pay stub(s)

* + Your pay stub(s) cannot be more than one month old at the time you submit your application.

# Your most recent two years of your Form W-2 from your employer

* **Your most recent two months of bank and investment statements**
  + Be sure to copy all pages of your statements (front and back). If you don’t receive paper statements, please print your entire online statement.
  + Don’t forget to include all of your accounts (checking, savings and investments). Your accounts must show that you have enough money to afford your down payment and several mortgage payments.
  + You will need to provide a detailed letter to explain any large deposits or withdrawals.
  + **Double check!** Are the two months of statements your most recent?

# If you are SELF-EMPLOYED or paid COMMISSIONS, we need your most recent two years of tax returns, *signed.*

* + Don’t forget to include all pages and schedules. We don’t need copies of your state returns.
  + If you own a business, we’ll also need the most recent two years of personal tax returns and any business returns you filed for your company (e.g., 1120, 1120S, Schedule K-1 / 1065).
  + **Double check!** Do all your returns have your signature? Have you included two years?
* **Your home purchase contract signed by you and the seller. *PURCHASES ONLY.***

# Return any documents provided by your lender at application signed

## Our goal is to provide the highest level of service at competitive rates. Our Loan Officers are only a phone call away if you need help. Contact us at 920.739.1040.

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