

GATHER NECESSARY DOCUMENTS

Common Documents

- W-2's for the previous two years.
- Paycheck stubs for the last 30 days (most current).
- Employment history for the last two years - be sure to address any gaps of employment.
- Checking and Savings account statement for the last 2 months, all pages, all non-payroll deposits must be documented - please make a copy of the check before you deposit.
- Most recent 2 months or 1 quarterly statements for 401(k)s, stocks, and other investments, including terms of withdrawal.
- Signed tax returns from the last 2 years, all pages/schedules.
- Residency history over the last 2 years, with name, phone number, address and account number of landlord or mortgage company.
- Photo identification (valid Driver's License or Passport) for applicant and co-applicant.

Misc. Documents

- For Refinances: Copy of Note, Deed of Trust, and Homeowners Insurance information.
- Previous Bankruptcy: Copies of Petition and Discharge, including supporting schedules A-K.
- Divorce Degree and Property Settlement if applicable.
- Relocation Agreement: if relocation move is financed by employer, i.e, buyout agreement plus documentation outlining company paid closing cost benefits.
- Documentation supporting moneys received from social security/retirement/disability, i.e, copies of direct deposit bank statements, awards letters, evidence income will continue for at least 3 years.
- Rental property: Copies of leases, plus mortgage statement, homeowners insurance and property tax statements.

QUESTIONS? GIVE ME A CALL TODAY!



CHARLIE ROBERTS

NMLS #586203
Mortgage Sales Manager

(219) 561-3203
charlie@mortgagex.com
www.myguycharlie.com



**SCAN TO
GET STARTED**

