



Loan Document Checklist

- Completed loan application and attached schedules, signed by all borrowers.
- Copy of identification (drivers license, state I.D., etc)
- Last two years Federal Income Tax Returns, with all applicable schedules, and W-2 forms.
- Current pay stubs for the most recent month for all borrowers.
- Last two months statements for all asset accounts (checking, savings, mutual funds, IRA, 401k, etc).
- If you are self employed:
 - Last two years Business Federal Income Tax Returns, including K-1's, if applicable
- If you own 25% or greater interest in a corporation or partnership:
 - Last two years Federal corporate or partnership tax returns, including K-1's, if applicable.
- If you own rentals:
 - Rental agreement
- If you are receiving retirement income:
 - Social Security award letter
 - Two month bank statements reflecting automatic deposit of Social Security check into bank account.
 - Two months check stubs reflecting payment of retirement income.
- If loan request is a construction loan:
 - Architectural plans & specifications
 - Description of materials to be used
 - Construction contract
 - Detailed cost breakdown or construction budget
- If we are refinancing an existing mortgage:
 - Copy of homeowner insurance policy (fire, hurricane, flood).
 - Current mortgage statement.
- If transaction is a purchase, copy of signed DROA for subject property, including all addendum and counteroffers.
- \$ _____ deposit check, payable to The Mortgage Group.