

The following checklist outlines the documents required to complete your mortgage loan application.

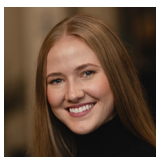
PURCHASING A HOME:

- Last two monthly statements for Checking, Savings and any other deposit account showing: name, mailing address and account number for each institution. *Note: If you are using liquidation investment funds for the cash for your closing, this must take place immediately so the liquidation and deposit of liquidated funds can be verified.*
- Pay stubs for past 30 days for each borrower, showing year-to-date information, including employer name and your name.
- W-2s for past two years.
- Signed Borrower's Authorization & Certification document and the 4506T document. We will send you these forms after you submit your application.
- After you find a property and sign a purchase agreement, please send the signed and dated Sales Contract or Purchase Agreement (required to lock in your interest rate), including any signed addendums to the original contract.
- A copy of the earnest money check and evidence check cleared your account. **(If applicable)**
- Hazard Insurance policy paid in full for one (1) year for all purchase transactions. The evidence of your insurance must be provided at least two weeks prior to your loan closing date.
- Award Letters for any Social Security, disability or retirement benefits. **(If applicable)**
- Recorded Divorce Decree and Proof of Child Support payment for the past 12 months, such as support docket or cancelled checks. **(If applicable)**
- Monthly or quarterly account statement for assets such as stock, bond, 401K and/or retirement account. **(If applicable)**

OTHER DOCUMENTS POSSIBLY NEEDED:

- If Self-Employed or Commission Income is shown, provide copies of last two years federal tax returns, both personal and business including all schedules and K-1s.
- If you are receiving a Gift of Funds – A signed letter from the donor verifying you are not required to repay the funds. (Use Gift of Funds Letter provided)

If you are interested in applying for a mortgage, please contact any one of our Mortgage Loan Specialists.



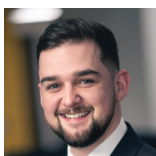
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