

Mortgage Loan Application Help: Up-front Information Needed

- 30 Days most recent Paystubs for each borrower
- Last 2 years Federal Tax Returns - All pages
- Last 2 years W2's (1099 if not a W2 employee)
 - ***Additional returns may be needed
- 2 most recent months bank statements – All pages for checking, savings, retirement, stocks, etc.
- Copy of Driver's License, US Residency Card or Gov't Issued ID
- Ratified Contract

**In addition to the above items—for a Refinance need:

- Copy of the Deed to the property
- Current Mortgage Statement
- Copy of Homeowners Insurance Policy

