

Mortgage Application Checklist

In order to provide a quick response to your mortgage application, we recommend you bring the following items (if applicable) with you when you meet with us. Don't worry if you don't have all of the items available right away - we can meet with you and get the process started at your convenience. Contact us to schedule an appointment, ask a question or to start an application over the phone.

Property Information (purchase)

- Original purchase agreement on your new home - signed & dated (not necessary for pre-approvals)
- Purchase agreement on your existing home (if you are selling a home)
- Estimated net proceeds worksheet on existing home sale (if applicable)

Property Information (refinance)

- Address

Applicant(s) Information

- Social Security Number(s)
- Driver's license or photo ID(s)
- Current and previous addresses covering past two years (name and address of all landlords, if applicable)
- Bank/Investment/Retirement statements for all accounts for past two months
- Account statements for any mortgage/installment loans/credit cards that are being paid off by the mortgage proceeds

Income Information

- Employment history for past two years - name and address of employer(s)
- Paystubs covering the last 30 days
- W-2s (and 1099s if applicable) for last two years
- If self-employed or paid on commission:
 - Federal Tax Returns for last two years
 - 1040s • W-2s • 1099s • K-1s
 - Partnership Returns (if ownership interest 25% or greater)
 - S-Corporation Returns (if ownership interest 25% or greater)
 - US Corporation Returns (if ownership interest 25% or greater)

Other

- Social Security Award Letter
- Pension Income Information
- Homeowners Insurance Agent Information
- _____

Did you know?

We are a strong community bank with broad capabilities and lending expertise.

We offer products, services and technology like big banks, with the added friendly, hometown service you deserve. We listen to you, we ask questions to understand your needs and we work with you to find solutions to help you achieve greater financial success.

How may we help you reach your goals?



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Montrose Office

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