

Your Guide to Completing Your Loan Application

Our goal is to approve and close your loan as quickly as possible.

- ▶ You can avoid delays in getting approved by sending **complete, legible** documents
- ▶ If pages are missing, we will ask you to resend the **complete** documents
- ▶ Sending everything complete the first time will save you time!

Read **your mortgage loan conditions** to find out exactly what documents are required for **your loan**. To help you get started, we are listing below **the most commonly requested documents** with helpful tips and guidelines for meeting our requirements to approve and close your loan.

PLEASE FOLLOW THE GUIDELINES BELOW FOR EACH DOCUMENT THAT IS LISTED AS REQUIRED IN YOUR MORTGAGE LOAN CONDITIONS

Please note: All of the items below may not be needed for your loan, and there may be additional items we need from you that are not listed here.

For the complete list of items we need from you, please see **your mortgage loan conditions** listed in this package.

Pay stubs:

- ▶ **Legible** pay stubs from **all employers** listed on your mortgage application are required from **all borrowers** on the loan who are not self-employed.
- ▶ Your most recent pay stub(s) should reflect a full 30 days and list year-to-date earnings.
- ▶ The income amount and type (salary, overtime, commission, bonus, etc.) on your pay stub should match the monthly income and type of income listed on your application.

W-2s:

- ▶ Include **legible** W-2s for each borrower and from **all employers** listed on your application.
- ▶ If you do not receive a W-2, please contact your mortgage representative.

Tax returns (if required):

- ▶ Tax returns should be **signed and dated** with all schedules included.
- ▶ Send us your tax returns only for the number of years requested. See **your mortgage loan conditions** listed in this package.

Asset information (bank statements, 401K, investment accounts, etc.):

- ▶ Online bank statements must show **your name** as the account holder and detail **all transactions**; not just a summary. The printout must come from a **secure Web site** which is identified by the "s" in https (<https://www.yourbankname.com> appears at the top of the page).
- ▶ All asset information must reflect the most recent 30 day history.
- ▶ Include **all** pages, even if they are blank.

Agreement of sale (if required):

- ▶ Send the fully executed copy which includes the signatures of both the buyer(s) and seller(s) on all applicable pages.
- ▶ Include **all pages** of the agreement, with all addendums.

Landlord reference letter (if required):

- ▶ Include a legible letter from your landlord. The letter must be signed by your landlord and include his or her name, address and phone number.

Rental Property Leases (if required):

- ▶ Include all pages of current lease agreements for all rental properties (with rental history for the most recent 12 months).

Homeowners Association (if required):

- ▶ Include the name, address and telephone number of your homeowners association, and the amount of dues that you are required to pay.

Gift letter (if required):

- ▶ Use the gift letter template or provide a letter from the gift donor stating the gift amount, name of the donor and his or her relationship to you and confirmation that the gift does not require repayment.
- ▶ The donor of the gift must document the source of funds with a bank statement from his or her account.
- ▶ Include a deposit slip or bank statement showing that the funds were deposited into your bank account.

Divorce decree/Alimony/Child Support (if required):

- ▶ Provide all pages of the signed and dated divorce decree to verify income and/or liabilities.
- ▶ Provide evidence of receipt of payment for the most recent 12 months, i.e., cancelled checks or deposit history.
- ▶ Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying your loan.

VA documents (if required):

- ▶ Include your Certificate of Eligibility (obtained from the VA) and your discharge papers or Statement of Service (if active military).

Providing requested documents promptly and following our instructions will help us deliver a smoother mortgage experience.

If you have any questions regarding documents or the information in **your mortgage loan conditions** listed in this package, please contact your mortgage representative at the phone number listed on your loan documents. Thank you for your business.