

Mortgage Interview Checklist

Property Information:

1. ____ Copy of original Offer to Purchase Agreement or Escrow Papers; if construction loan, copy plans and specifications.
2. ____ Legal Description from survey, deed or title work.

Borrower Information:

1. ____ Copy of Divorce or Separation documents.
2. ____ Copy of Bankruptcy proceedings with status and explanation.
3. ____ Gift letter or explanation of source of funds for closing costs.
4. ____ If VA loan, Original Certificate of Eligibility and DD214.
5. ____ Photo ID.

Income Information:

1. ____ Most recent pay stubs showing year to date earnings and pay period.
2. ____ Last two year's Federal Tax Returns and W-2 forms.
3. ____ If Self Employed, Year to date Profit and Loss Statement prepared by your accountant and/or Corporate/Partnership Tax Returns.
4. ____ Partnership Agreements
5. ____ Explanations of any other income.

Other Information:

1. ____ Name and address of your banks and/or Savings Institution including account numbers.
2. ____ Creditors' names, account numbers, present balances and monthly payments for all credit cards and installment debts.
3. ____ Name and address of current landlord.
4. ____ Closing Statement from sale of current property.
5. ____ Copies of last two months' bank statements.
6. ____ If FHA/VA loan, copy of Social Security Card and Driver's License.
7. ____ Check for application fee.
8. ____ For refinance - copies of deed, survey, property taxes and home owners bill, and a copy of your homeowners insurance policy.