

Mortgage Application Checklists

Mortgage Pre-qualification Checklist

- Over-the-phone or in-person interview which includes pulling individual(s) credit report
- Copy of most recent 2 years of tax returns
- Copy of most recent 2 years of W2's (if applicable)
- Copy of most recent 2 months of bank statements and investment accounts (including IRA's or taxable investment accounts if being used to qualify or for closing costs)
- Copy of valid driver's licenses
- Copy of gift letter from family member(s) if they are gifting funds to borrower for down payment or closing costs
- Copy of sales agreement for subject property

Mortgage Refinance Checklist

- Over-the-phone or in-person interview which includes pulling individual(s) credit report
- Copy of most recent 2 years of tax returns
- Copy of most recent 2 years of W2's (if applicable)
- Copy of most recent 2 months of bank statements and investment account (including IRA's or taxable investment accounts if being used to qualify or for closing costs)
- Copy of valid driver's licenses
- Copy of current NOTE or Mortgage statement for subject property

Mortgage Underwriting Process

- Client signs loan application and disclosures
- Submit file to underwriter for underwriting conditions
- Order appraisal to confirm value on subject property
- Order Title search to confirm clear title on subject property
- Follow up on underwriter's borrower conditions until file is cleared to close