



Loan Documents Needed Checklist

(Download, Complete and Fax the required form(s) to us at: [954-472-9883](tel:954-472-9883)
Or, Scan and Email to us at: mtgfunding@yahoo.com Or, Call us at 954-801-2419)

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TO BEGIN PRE-APPROVAL PROCESS

Preapproval is usually conducted online or over the phone with one of our loan officers. Initially we only need the following information for preapproval:

- Estimated Annual Household Income (ALL borrowers combined)
- Estimated Annual Household Debt/Expenses (ALL borrowers combined)

FOR MORTGAGE APPROVAL PROCESS

You will want to have the following documents ready to speed up the mortgage process. You may not have all the documents at once, you can submit them as they are required by our loan officer. Additional documents may be required based on your situation. The list below is required for ALL BORROWERS:

- Copy of driver's licenses
- Work History for last 2 years
- Paystubs for last 2 months showing YTD earnings including OT, bonus, commission
- W2 forms for last 2 years
- Tax Returns for last 2 years with ALL schedules
- Bank Statements for last 2 months (all pages, even blank pages)
- Copy of fully executed contract signed by all parties (for purchase only)
- Current Mortgage A/C Number (for Refinance & Reverse Mortgage only)

ADDITIONAL DOCUMENTS (IF APPLICABLE)

- Mortgage statement and insurance information for ALL properties owned
- Retirement or investment account statements for last 2 months
- Rental Income for all rental properties
- Social Security benefit award letter
- YTD P&L Statements prepared by licensed CPA (only for self-employed)
- Proof of CPA State License
- Bankruptcy discharge papers
- Divorce decree papers