

Personal Information

- Credit or Debit Card # for the appraisal cost
- Legible copy of Driver's License or photo ID
- Complete copy of Divorce Decree and Parenting Plan if applicable
- Complete copy of Bankruptcy papers if applicable

Employment / Income

- Personal Tax Returns for the most recent 2 years – ***(Please include ALL pages & ALL schedules)***
- Filed Tax Return Extension if applicable
- Pay stubs covering the most recent 30 days
- W-2's for the most recent 2 years
- All K-1's for the most recent 2 years from any LLC's or Partnerships
- Business Tax Returns for the most recent 2 years – if you have 25% or more ownership in the company
- Most recent Awards Letter for Social Security Income if applicable
- Pension Awards Letter for Pension/Retirement income (must show a minimum of a 3 year continuance)
- Child Support Income if applicable will need to continue for 3 years beyond the closing date
- Copy of school transcripts if you have been in school in the last 2 years

Assets

- Bank statements for the most recent 2 months Checking & Savings Accounts – ***(Please include ALL Pages)***
For ALL non-payroll & cash deposits reflected, please provide copies of the check(s) that were deposited or the source of the cash that was deposited. For any funds transferred, please provide the two months most recent statements for the account from which the funds were transferred
- Provide the most recent monthly / quarterly statement for all retirement accounts
- If you will be receiving a gift for the Down Payment, Renasant Bank will provide a gift letter which must be completed and signed by you and the donor. In addition, please provide a copy of the donor's most recent bank statement to show they have the funds available to gift. Please do not have the donor gift you the funds prior to closing. The donor should execute a wire transfer to the Title Company the day prior to closing using the wire instructions that will be provided. Please have the donor provide a copy of the wire that was sent to the title company

Property

- Home Owners Insurance contact information for the company you plan to use. ***It is imperative that your insurance is in place as soon as possible.*** If you don't have an insurance company in mind, we are happy to recommend one.
- Provide a copy of the earnest/trust money check **AFTER** it clears your bank account
- If you currently own other property - Please provide a copy of the most recent mortgage statement, evidence of homeowners insurance, property tax bill, and HOA dues
- If you will not be present at closing and plan to have someone sign as Power of Attorney (POA), we will need to know as soon as possible in order to have the documents prepared and approved

Please note: additional documentation may be required once the file has been reviewed by the Underwriter