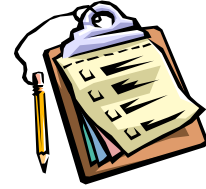


Mortgage Documentation Checklist



Refinance Transaction

** Only provide the items that apply to your income / credit situation.

Get This IF -	THIS Applies.
W2's for last 2 years	If W2 wage employee
2 - Most recent pay stubs	If W2 wage employee
Last 2 years tax returns	If Self-Employed (or) Have Rental Property
Last 2 years 1099's	Contract employee / retirement / Social Security
Year-to-date profit and loss	If Self-Employed
2 years Corp. or Partnership returns	Self-Employed (if applicable)
Pension award letter	Original and updates
Social Security Award letter	Original and updates
Bank statements last 2 months	All accounts / ALL PAGES! / No internet prints
Letter of explanation for Large Non-Normal Deposits (Over \$1,000)	Any of above provided statements
Proof of Home Insurance	Name and # of agent (or) copy of Dec page
Copy of Driver's License(s)	All Borrowers
Explanation letter for any & all known credit issues	Late payments / Charge offs / Collections / Judgments / Liens / Bankruptcy / New accounts / large number of resent inquiries
Copy of bankruptcy papers	If within last seven years
Copy of divorce decree & separation agreement	If using Alimony –or- Child support *OPTIONAL
Proof child support received	12 months canceled checks
Copy of divorce decree & separation agreement	If paying Alimony –or- Child support
Mortgage statement from current loan	
Payment method for appraisal	

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* Each loan situation is unique, and you may need additional items not on this list.