

# Mortgage Checklist

To help you get started with your Security State Bank Mortgage Application, we suggest you use this checklist. It will help you keep track of the standard documentation you will need to process and close your home mortgage loan transactions.

## HOME MORTGAGE APPLICATION

Once your application is completed, please check off and provide documentation as follows.

### INCOME

- Pay stubs from your present employer covering the most recent 30 days, showing year-to-date gross income
- W2 forms for all employment for all borrowers for the most recent two years
- Sign and dated copies of your Federal Tax Returns (complete)  
-Most recent 2 years
- Verification of
  - Commission Income
  - Bonus Income
  - Disability
  - Child Support/Spousal Support (through court or copy of canceled checks)
  - Overtime Income
  - Pension/Retirement
  - Other: \_\_\_\_\_

### SELF EMPLOYED/COMMISSIONED, OTHER NON-W2 INCOME

- Does not apply
- Year-To-Date Profit and Loss Statement (and Balance Sheet if corporation or partnership)
- Corporate/Partnership Tax Returns (complete) – Most recent 2 years

### ASSETS

- 2 months statements (all pages) for ALL savings, checking, mutual fund, stock, bond accounts listed on the application
- Copy of Purchase Agreement for property to be sold in order to qualify for this loan and/or provide necessary cash to close
- Gift letter, if applicable

### PURCHASE

- Does not apply
- Copy of signed purchase agreement for the new property
- Name and address of current property owner
- Name and phone number for listing and selling real estate agent(s) involved in the transaction, if any
- Copy of Earnest Money check

### CONSTRUCTION

- Does not apply
- Plans/Drawings and specifications
- Signed Sworn Construction Statement itemizing acquired bids or builder's contract
- General contractor name, address and phone number
- If land is currently owned less than one year, copy of Settlement Statement from the land purchase

### REFINANCE

- Does not apply
- Most recent Property Tax Statement for subject property
- Declaration page of property insurance policy
- Location of abstract OR
- Copy of Title Insurance binder OR
- Tomens Certificate of Title

### OTHER ITEMS AS APPLICABLE

- Copy of Driver's License
- Final Divorce Decree
- Legal Separation Papers
- Bankruptcy Schedule and Discharge
- Social Security/Disability Award Letter and 1099s
- Contract for Deed to be paid off

# Mortgage Document Checklist

**VM Jensen**



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## **Table of Contents Mortgage Document Checklist**

1. Understanding the eBook Mortgage Document Checklist
  - The Rise of Digital Reading Mortgage Document Checklist
  - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Document Checklist
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Mortgage Document Checklist
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Document Checklist
  - Personalized Recommendations
  - Mortgage Document Checklist User Reviews and Ratings
  - Mortgage Document Checklist and Bestseller Lists

5. Accessing Mortgage Document Checklist Free and Paid eBooks
  - Mortgage Document Checklist Public Domain eBooks
  - Mortgage Document Checklist eBook Subscription Services
  - Mortgage Document Checklist Budget-Friendly Options
6. Navigating Mortgage Document Checklist eBook Formats
  - ePub, PDF, MOBI, and More
  - Mortgage Document Checklist Compatibility with Devices
  - Mortgage Document Checklist Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Mortgage Document Checklist
  - Highlighting and Note-Taking Mortgage Document Checklist
  - Interactive Elements Mortgage Document Checklist
8. Staying Engaged with Mortgage Document Checklist
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Mortgage Document Checklist
9. Balancing eBooks and Physical Books Mortgage Document Checklist
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Mortgage Document Checklist
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Mortgage Document Checklist
  - Setting Reading Goals Mortgage Document Checklist
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Mortgage Document Checklist
  - Fact-Checking eBook Content of Mortgage Document Checklist
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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