

Northside Mortgage Checklist

All Borrowers:

- * W-2's for the previous two years
- Paycheck stubs for the last 30 days (most current)
- Employment history for the last two years (address any gaps of employment)
- Checking and saving account statements for last 3 months (all pages). *All non-payroll deposits must be documented – please make a copy of the check before you deposit it.*
- Statements for 401(k)s, stocks, other investments (most recent)
- Signed tax returns from the last 2 years
- Residency history over the last two years, with name, phone number, address and account number of landlord or mortgage company
- If you paid off a mortgage in the last 2 years, need copies of HUD1 or Release/Satisfaction
- Photo identification (valid Driver's License or Passport) for applicant and co-applicant
- Check or credit card information for credit report and appraisal fee

SELF-EMPLOYED BORROWERS ADDITIONAL DOCUMENTS:

- Copies of most recent 2 years corporate tax returns (with all schedules)
- YTD profit & loss statement and balance sheet
- Copy of business license or CPA contact information
- 1099s or K1 forms

DOCUMENTS NEEDED FOR VA LOANS:

- Veteran DD214 or Veteran Reservists DD256
- * Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan

DOCUMENTS WHICH MAY BE REQUIRED:

- If Refinancing: Copy of Note, Deed of Trust or Mortgage, HUD 1 Settlement Statement, Survey, and Homeowner's Insurance information
- Previous bankruptcy – need copies of Petition and Discharge, including supporting schedules A through K
- Divorce Decree (if applicable)
- Relocation Agreement – if relocation move is financed by employer, i.e. buyout agreement plus documentation outlining company paid closing costs benefits
- Documentation supporting moneys received from social security/retirement/disability, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least 3 years
- Rental property – copies of leases, plus mortgage statement, homeowner's insurance and property tax statements