

CHURCHILL

MORTGAGE

Document Checklist

The following documents will be needed for loan approval. We recommend you begin assembling these documents. *You are not required to provide any documentation prior to receiving a Loan Estimate.*

Identification

- Driver's license(s): Scanned copies are best as resolution can be reduced in a photo copy/fax.
- Social security card(s)
- If you are not a US citizen, a copy of the front and back of your green card(s). Scanned copies are better as a photo can get lost in a photo copy/fax.

Income

- Your paystub(s) covering the last 30 consecutive days (must include a year-to-date income).
- W-2 Forms for the last 2 years
- Award letter for any social security and/or disability income. Should show income to continue for the next 3 years.
- Retirement award letters. Should show income to continue for the next 3 years.
- Last 2 years personal federal income tax returns with all pages and all schedules. These must be signed and dated.
- Last 2 years business federal income tax returns with all pages and all schedules. These must be signed and dated.
- If you are self-employed, please provide a copy of any applicable licenses for your business.

Assets

- Last 2 months of bank statements. These must include all pages of the statement(s) even if the last page is blank. Internet copies are acceptable as long as they contain the bank name, account number, your name and 60 days history. Statements with redacted information are not acceptable.
- Last quarterly statement for all listed other asset accounts. This will include 401(k), IRA, stock accounts, and mutual funds. Must include all pages of statement even if last page is blank.

Miscellaneous

- If you own other real property (rental or second homes). Please provide hazard insurance declarations page, property tax statements, leases, and a copy of the current mortgage statements on all properties.
- If applicable, a signed copy of your complete divorce decree.
- If you receive child support, alimony, or separate maintenance and wish this to be considered as income, provide proof of receipt for the last 12 months.
- If you have a previous bankruptcy, a copy of the discharge or dismissal paperwork.

If Purchasing

- Fully executed sales contract completed by all parties (Realtors, sellers, and buyers) with all signed addendums (any required documentation per said addendums)
- Proof earnest money deposit has cleared your bank. A picture of the cleared check (front and back) should be available through your bank's online access.
- Copy of sales contract on existing home if you are selling current home.

If Refinancing

- Most recent mortgage statement(s) for your current loan(s) for all properties.
- Hazard Insurance Information: a copy of your hazard insurance declarations page or provide the name, company, phone number, and policy number for your homeowner's insurance.

* The following items should be in the file you received after your last closing on this property
- Copy of current Title Insurance policy and attached schedules. (If you can locate as it is not required.)
- Copy of HUD Settlement Statement or Closing Disclosure from your last transaction.



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