

Mortgage Application Requirements

Once you have a successful contract on your new home, the next step for you is to arrange financing on that property. In order to process your residential mortgage loan application for the purchase of your new home (or to refinance), the lender will need some or all of the following information. Please gather this information prior to your loan application appointment.

- _____ Last 2 years W-2's.
- _____ If self employed, bonused or commissioned, or employed by a family member, last 2 years of tax returns. (Corporate returns and a current profit & loss statement may also be required.)
- _____ Current pay stubs covering the most recent 30-day period.
- _____ 3 most recent bank statements; all pages of all accounts, including Brokerage, IRA, etc.
- _____ Original copy of contract for home being purchased and photocopy of contract for current residence, if being sold.
- _____ Copy of lease agreement on any rental property owned.
- _____ Separation agreement or divorce decree, if applicable.
- _____ Corporate relocation package, if applicable.
- _____ A check to cover the appraisal, credit report, and courier fee. Depending on the lender you chose, the amount will vary but should not exceed \$400.
- _____ DD214 and certificate of eligibility of applying for a VA loan (if applicable).
Copy of your driver's license(s) and social security card(s) if applying for an FHA loan.

Thank you for visiting TopCharlotteAgent.com—Please let us know if you have any questions or thoughts about Charlotte Real Estate.

Irv Schwebel & Associates—Prudential Carolinas Realty
www.TopCharlotteAgent.com
800-617-2760

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