



## GRACEWOOD HOMES

# DOCUMENT CHECKLIST

YOUR LENDER WILL REQUIRE CERTAIN DOCUMENTS THROUGHOUT THE MORTGAGE PROCESS. TO AVOID DELAYS AND FRUSTRATION, HERE IS A LIST OF DOCUMENTS GENERALLY NEEDED BY MOST LENDERS.

### ASSETS

- 2 MONTHS OF MOST RECENT BANK STATEMENTS FOR BOTH CHECKING & SAVINGS
- RETIREMENT ACCOUNT STATEMENTS
- INFORMATION REGARDING OTHER ASSETS

### PERSONAL INFORMATION

- DRIVERS LICENSE
- SOCIAL SECURITY CARD OR PROOF OF RESIDENCY
- DIVORCE DECREE (IF APPLICABLE)

### PROPERTY INFORMATION

- HOMEOWNERS INSURANCE CONTACT INFO
- CURRENT MORTGAGE STATEMENT (IF APPLICABLE)
- CURRENT LANDLORD'S CONTACT INFO (IF RENTING)

### INCOME RELATED DOCUMENTS

- CONSECUTIVE PAYSTUBS FOR THE PAST MONTH.
- W-2s FOR THE PAST 2 YEARS.
- FEDERAL TAX RETURNS (WITH ALL PAGES) FOR THE PAST 2 YEARS.

#### IF RETIRED:

- 2 YEARS OF 1099S,
- 2 YEARS (WITH ALL PAGES) OF TAX RETURNS
- YOUR BENEFITS AWARD LETTER

#### IF SELF-EMPLOYED:

- 2 YEARS OF THE MOST RECENT BUSINESS TAX RETURNS & ANY K-1S
- CURRENT BALANCE SHEET AND P&L
- BUSINESS BANK STATEMENTS

WHILE LENDERS VARY AND MAY REQUEST DIFFERENT ITEMS,  
HAVING THESE DOCUMENTS ON HAND SHOULD SATISFY MOST INSTANCES.

TIPS PROVIDED BY 