

As part of the mortgage process, you will be asked to provide specific information to support your mortgage application. Below is a list of some of the typical documentation that is required. Gathering this documentation in advance will allow you and your Loan Officer to analyze all your mortgage financing options and will save time once you have started the process.

Purchasing a New Home:

- Offer to purchase
- Purchase and Sales agreement
- Earnest Money deposit (down payment checks): copy of canceled checks used as deposit/down payment
- Homeowners Insurance: a binder and paid receipt for one year will need to be obtained, prior to closing



Income:

- Current Paystub showing 30-day history
- Last 2 years W-2 forms OR Last 2 years 1099 forms
- Last 2 years Federal Tax Returns (required if using bonus, commission, self-employed, trust, rental income)
- If there is a gap in employment within the last 2 years, a letter of explanation
- If self-employed, copy of current Profit & Loss, 2 years personal Federal Tax Returns (include K-1's) and Corporate, S-Corporation, or Partnership Returns
- If rental income, copy of current lease(s) and 2 years personal Federal Tax Returns
- If divorced and receive alimony and child support, a copy of divorce decree. If recently divorced, must have received payments for at least 6 months and a copy of cancelled checks will be needed
- Copy of Social Security Award letter or Disability award letter (if applicable)
- Copy of pension/retirement check or evidence of direct deposit (if applicable)
- For interest & dividend income, copy of last 2 years tax returns and provide assets that generate the income.

The Power of Monument

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