

Mortgage Application Checklist*

"Power is with the prepared buyer."

Basic information needed at time of application:

- W-2's, 1099's or Social Security award letters from last year.
- Most recent paycheck stub showing year-to-date income.
- Addresses for the last two years.
- Names and address for all employers for the last two years.
- Names, addresses, account numbers, payment amounts, balances for all mortgage loans, installment loans and credit cards.
- Most recent two months statements for all savings, checking, certificates and other investments.
- Verification of Social Security Disability payments and pensions (award letter or deposit statement showing recurring deposit for the last two months).

If you are self-employed or have commission income:

- Copies of signed federal income tax returns for the last two years, including all schedules.

If you are purchasing a home:

- A signed purchase agreement.
- The Realtor's listing sheet on the home.

New construction:

- Signed contract(s) with contractor(s) for all labor and material to complete the home.
- House plans showing elevation and floor plans.
- Construction specifications and allowances.
- Purchase agreement for lot, if applicable.
- Copy of deed, if you already own the lot.
- Legal Description.

Refinancing:

- Copy of current title policy.
- Name of current mortgage service company along with account number and customer service phone number.
- Annual real estate taxes.
- Copy of current homeowner insurance policy.

**Additional information may be requested to complete your loan request.*

Additional notes:



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