NMLS#454283

The Friendship State Bank

MORTGAGE APPLICATION
DOCUMENT CHECKLIST

1 Income Verification

- ☐ W-2 Statements: Last 2 years.
- ☐ Pay Stubs: From the previous 4 weeks.
- ☐ Self-Employed? Last 2 years of tax returns.

2 Financial Information

- ☐ Bank Statements: Past 2 months for accounts used in your down payment.
- ☐ List of Assets: Include all checking/savings accounts, real estate, and investments. Provide the name and address of financial institutions, account numbers, and current balances.
- ☐ List of Debts: Include creditor name, address, account numbers, monthly payments, and outstanding balances..

3 Property Details

- ☐ Annual Real Estate Taxes: Estimated amount.
- ☐ Homeowners' Insurance: Annual premium cost.
- ☐ Purchase Contract: If buying a house or land.
- ☐ Deed/Legal Description: Copy required.
- ☐ Land Contract: If applicable.

4 Other Required Documents

- ☐ Residency History: Addresses for the past 2 years.
- ☐ Divorce Decree/Separation Agreement: If applicable, including any child support or alimony details.
- ☐ Employer Contributions: Copy of statement detailing any employer-provided loans or paid closing costs.
- ☐ Appraisal Fee: Required at application.