

MORTGAGE DOCUMENT CHECKLIST

**CONGRATULATIONS!
YOU'RE READY FOR
THE NEXT STEP.**

Our Mortgage Document Checklist will help you prepare all the necessary documents to get your mortgage application started with Grow. Gather your documentation and information prior to starting your application.



DOCUMENTS REQUIRED TO COMPLETE YOUR MORTGAGE APPLICATION

- ☐ **Paycheck stubs for the last thirty (30) days showing year-to-date earnings, or evidence of other income, such as income derived from a public assistance program, alimony, child support or separate maintenance payments, you wish to have considered as income for the loan**
- ☐ **Federal W2s from the two most recent years issued by your employer**
- ☐ **Federal tax returns from the two most recent years, including all schedules**
Both business and personal (if applicable)
- ☐ **Statements for assets from the two most recent months**
Include all pages of each statement (front, back and blank pages) for all asset accounts not with Grow (checking, savings, retirement, stocks, investments, etc.)
- ☐ **Social security award letters and/or retirement/pension benefit statements**
(if applicable)
- ☐ **Marital settlement agreement and/or divorce decree** (if applicable)
- ☐ **Copies of your driver's license and Social Security cards**
- ☐ **Current real estate holdings** (other property owned)
Provide the property address, current market value, mortgage lender name and address, loan number, monthly payment and balance
Provide a current property tax bill, homeowners insurance and HOA dues coupon (if applicable)
- ☐ **Two-year employment and residency history**
Provide a copy of a job offer letter/contract (if starting a new job)
Provide your landlord's name and address (if you rent)
- ☐ **A list of any new debts not listed on your credit report**
Name, account number, payment and balance
- ☐ **A credit explanation letter for any derogatory credit history**
- ☐ **All bankruptcy/short sale documentation** (if applicable)



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DOCUMENTS NEEDED FOR PURCHASE CONTRACT

The documents listed below, with the exception of the purchase contract, are not required prior to a Loan Estimate. These documents are needed to finalize your mortgage transaction.

- ☐ **A signed and fully executed sales contract**
- ☐ **A copy of a canceled/cashed check for the earnest money funds**
- ☐ **A homeowners insurance quote**
- ☐ **Contact information for the real estate agent and closing agent**

ADDITIONAL DOCUMENTS NEEDED FOR A REFINANCE APPLICATION

- ☐ **A copy of your current homeowners insurance declarations**
- ☐ **Copies of your flood and wind declarations** (if applicable)
- ☐ **Owner's title insurance from the original purchase of the property**
- ☐ **The most recent survey of the property**
- ☐ **A current mortgage statement with an up-to-date balance**
- ☐ **If you are getting cash out** (paying off other debt besides your first mortgage), **provide an explanation for the use of the funds.**

During the mortgage process, additional documentation may be required.



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