

Application Requirement List

In order for us to process your mortgage request as quickly and efficiently as possible, please supply the below checked items. During processing, additional documentation maybe requested from the lender.

TAX FORMS:

- | | | | |
|---|------------------------------------|------------------------------------|-----------------------------------|
| <input type="checkbox"/> 2004 W2 from all employers | <input type="checkbox"/> 2004 1040 | <input type="checkbox"/> 2004 1099 | <input type="checkbox"/> 2004 K-1 |
| <input type="checkbox"/> 2005 W2 from all employers | <input type="checkbox"/> 2005 1040 | <input type="checkbox"/> 2005 1099 | <input type="checkbox"/> 2005 K-1 |

EMPLOYER:

- Verification of Employment (VOE)
- Business License

INCOME:

- 2 Months of "consecutive" bank statements on ALL accounts
- Copy of pay stub covering a "consecutive" 30 day period
- Current Business or Corporate Profit & Loss Sheet
- Current Business or Corporate Balance Sheet
- 3 Months of "consecutive" IRA / 401k / Mutual Funds / Stock Broker Statement
- Most recent Social Security Benefit Letter and copy of original Award Letter
- Proof of Pension Income
- Proof of Child Support

HOUSING:

- Verification for 12 months mortgage payments (VOM)
- Verification for 12 months rent payments (VOR)
- Copy of 12 months cancelled checks
- Copy of Purchase Agreement (Fully Executed)
- Copy of Hazardous Insurance
- Copy of Survey (If under 10 months)
- Copy of Closing Statement / Settlement Agreement / HUD 1 Statement (Title Package)
- Copy of Current Mortgage Note / Contract (Usually 3 - 5 pages) for all properties
- Copy of Quick Claim Deed (with filing number)

OTHER / MISCELLANEOUS:

- Copy of Driver's License for ALL borrowers
- Copy of Divorce Decree (Marital settlement & Final Record Copy)
- Complete copy of Bankruptcy Papers - Filing and Discharge papers
- Original VA Certificate of Eligibility and copy of DD214 / Statement of Service
- Copy of Gift Letter
- Copy of Bank Statement showing all fund available in account
- _____
- _____

Your cooperation in providing these materials within 24 hrs. will ensure our ability to process your request as quickly and smoothly as possible.

4063 N. Buffalo Rd.
Orchard Park, NY 14127

Registered Mortgage Broker - NYS Banking Department
Loans Arranged Through 3rd Party Lenders