



BORROWER DOCUMENTATION CHECKLIST

Results Mortgage
...When Results Matter

The mortgage process can require a great deal of information and documentation. Some commonly required documentation includes the following, your loan officer will help you determine what is necessary in your specific situation.

- PAY-STUBS:** (30 days) for all borrowers' income being used to qualify.
- TAX INFORMATION:** W-2 forms and/or tax returns are often required for the last two years for all borrowers' income being used to qualify.
- BANK ACCOUNT STATEMENTS:** The account number(s) and current balance(s) of your checking, savings, or any other account(s) may be needed for the last 60 days. All pages are needed and any large deposit other than payroll MUST be verified by a paper trail.
- ASSETS INFORMATION:** This includes statements of current assets, such as Individual Retirement Accounts (IRAs), Certificates of Deposit (CDs), stocks and bonds. If you have individual investments, bring a current brokerage statement with the name of the stocks, the amount per share and the number of shares owned. All pages are needed.

Sample Company Name, Sample Company Address, 95220						EARNINGS STATEMENT	
EMPLOYEE NAME	SOCIAL SEC. ID	EMPLOYEE ID	CHECK No.	PAY PERIOD	PAY DATE		
James Robert	XXX-XX-5565	454545	259248	01/23/14-01/29/14	01/31/14		
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR-TO-DATE	
GROSS WAGES			1,000.00	FICA MED TAX FICA SS TAX FED TAX CA ST TAX SDI	14.50 62.00 159.50 44.26 10.00	72.50 310.00 797.48 221.31 50.00	
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	TOTAL	DEDUCTIONS	NET PAY		
5,000.00	1,451.28	3,548.72	1,000.00	290.26	709.74		

- A COPY OF A GIFT LETTER:** If part of your down payment or closing costs will be from a gift, you will need to make a copy of the wire transfer form and complete a lender gift letter signed by the donor or copy of the funds check, copy of the deposit slip and complete a lender gift letter signed by the donor.
- CONTRACT AND DEPOSIT INFORMATION:** Fully executed closing disclosure from the departure home. You will need a signed copy of your ratified sales contract, showing that you and the owner have accepted your offer. Equity advance statement from your employer.
- RENTAL AGREEMENT:** If the property is rented you will need to provide a fully executed copy of the current lease with 1st month deposit cancelled check if using rental income.
- JUDGEMENTS AND/OR TAX LIENS:** Proof of satisfaction or letters from 3rd party for any accounts in dispute
- DIVORCE OR SEPARATION INFORMATION:** Copy of divorce decree or maintenance agreement, along with any amendments and a 12-month payment history of alimony and/or child support payments. You will need all of these documents if the payments are needed to verify your income and qualify for the mortgage

Mary Jane Smith
100 Pine Street
Metro, AA 09371

Account Summary

Opening Balance	\$5,234.09
Withdrawals	\$2,395.67
Deposits	\$2,872.45

Closing Balance on Apr 18, 2010 **\$5,710.87**

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Savings Account - with the first \$100
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For Mar 15, 2010 to Apr 18, 2010
Account Number
00123456
Branch Transit Number
098765

Contact Information

1-800-222-0123
Contact us by phone for questions, on this
statement, change of personal information, and
general inquiries, 24 hours a day, 7 days a week

TTY for the hearing impaired:
1-800-123-0007
Outside North America:
+1-123-4567

Your branch
Main and Elm
100 Main Street
Metropolis, AA
01234

Your Transaction Details

Date	Details	Withdrawals	Deposits	Balance
Apr 8	Opening Balance			5,234.09
Apr 8	Insurance		272.45	5,506.54
Apr 10	ATM	200.00		5,306.54
Apr 12	Internet Transfer		250.00	5,556.54
Apr 12	Payroll		2100.00	7,656.54
Apr 13	Bill payment	135.07		7,521.47
Apr 14	Direct debit	200.00		7,321.47
Apr 14	Deposit		250.00	7,567.87
Apr 15	Bill payment	525.72		7,042.15
Apr 17	Bill payment	327.63		6,714.52
Apr 17	Bill payment	729.96		5,984.56
Apr 18	Bill payment	223.69		5,710.87
	Closing Balance			\$5,710.87

