

Your Mortgage Application Checklist

- ☐ A valid driver's license or other government-issued photo identification, and second form of ID.
- ☐ Most recent statements (the last two months) for all checking, savings, stock, mutual funds, IRAs or other liquid asset accounts.
- ☐ Landlord/Mortgage company information for the past two years.
- ☐ Loan information, including balance, monthly payment, and any rents collected for other real estate owned, if applicable.
- ☐ From salaried borrowers, most recent paystubs for the past 30 days, SSI/Disability/Pension Award Letters, W-2/1099 forms for the past two years, and personal 1040 tax returns including all schedules.
- ☐ From self-employed borrowers, corporate 1120S/partnership 1065 tax returns for the past two years, year to date profit and loss statement and balance sheet for the business, and most recent two years 1040 tax returns with all the schedules.
- ☐ For purchase loans, a copy of the sales contract, contact information for the insurance agent that will provide insurance for the home.
- ☐ For refinance loans, survey of the property, copy of the current mortgage statement, copy of the current mortgage note, copy of current homeowners insurance declarations page, Deed of Trust, and Settlement Statement from the time of purchase.
- ☐ Depending on your situation, you may also need to provide, a certified copy of the divorce decree if you have been divorced, documentation regarding any credit disputes resolved or unresolved, if you have filed bankruptcy we will need a copy of the entire bankruptcy documents and discharge notice if applicable, and if you have sold property in the last 3 months a copy of the settlement statement.
- ☐ Send all above to: mortgages@ozona.bank or bring to your mortgage officer.

