

Shaffer Realty and Mortgage Mortgage Checklist

Please provide us with copies of:

- Last 2 years of Federal Tax Returns - *Only if Self Employed*
- Last 2 years W2's
- Last 2 years 1099's
- Year to Date Profit and Loss Statement - *Only if Self Employed*
- Three months bank statements for all personal accounts (checking, savings, investments & retirement accounts) – All pages
- Most recent pay stubs for one month of pay
- Completed and signed Loan Application and signed disclosures
- Proof of insurance - *Only if a refinance*
- If you live in a Home Owner's Association, the name of the HOA, the phone number and monthly fee
- If your business is a partnership, the K-1s for the last 2 years
- If you have had a bankruptcy or divorce we will need the bankruptcy decree or the divorce decree
- If you own rental properties, we will need a copy of the lease for each property
- If you have late pays on your credit report, we will need letters of explanation for each late pay
- If this is for a second mortgage, we need a copy of the note for the first mortgage
- If you have lived in a rental, the name and phone number of your landlord(s) for the past 2 years