

Money Wise Mortgage Getting Started Checklist

To ensure a smooth transaction, please provide the following documentation:

**Additional documentation may be needed upon review of your file*

Employment Information

- Most recent two years complete *tax returns* with all schedules.
- Most recent two years *W-2's, 1099's, etc.*
- Most recent *pay statements* covering a 30-day period, if applicable
- If Applicable: Self-Employed will need two years Tax Returns and YTD Profit & Loss Statement.
- Self-employed will need to provide 3 months business bank statements.

Asset Information

- Most recent two months complete *bank statements* for any and all accounts with all pages.
- Most recent statement from retirement, 401k, mutual funds, money market, stocks, etc.

Credit Information

- If Applicable: Copy of complete Bankruptcy and Discharge Papers (all pages must be provided).
- If Applicable: If you co-signed for a mortgage, car, credit card, etc, need 12 months cancelled checks (front and rear) as proof that you are not responsible for making the payments.

Personal Information

- Copy of *Driver's License*.
- Copy of *Social Security Card*.
- If Applicable: If you own additional Real Estate Properties; see below.

If this a Refinance or you own Rental Property

- Copy of Hazard (homeowners) Insurance Policy.
- Copy of Most recent mortgage statement.
- If Applicable: If the property type is a multi-unit; Please provide all Rental Agreements.

Thank you for giving us the opportunity to serve you.