

Mortgage Loan Checklist

- Most current pay stubs (30 days of income)
- Most recent W-2*
- If retired, an annuity statement or awards letter*
- Most recent 1099*
- Most recent monthly statement on all financial asset accounts
- If self-employed and file a schedule C (or receive income from rental property, bonuses or commissions), provide most recent filed and signed tax return including all schedules
- If self-employed and file partnership, S-corp or corporate returns, provide most recent filed and signed business tax return along with your personal returns
- For purchase transactions, an original, fully executed sales contract with proof of binder deposit
- Divorce Decree, if applicable
- If child support or alimony is used as income, a 3-month history of receipt is required
- For VA loans - DD214 and original certificate of eligibility
- Up to \$5,000 Closing Costs paid.** The appraisal and credit report/underwriting fees are collected up front and will be credited back on the settlement statement at loan closing.

* Please provide original documentation which will be returned to you.

** Subject to change without notice. Certain restrictions apply.

If you already own the property, provide these additional items:

- Most recent tax assessment from the county property appraiser officer
- Warranty deed or quit claim deed
- Current homeowner's insurance declaration page
- Current flood insurance declaration page, if applicable
- Original survey

Please Note: You may be required to provide more documentation along with the items requested above.

Interest Rate Factor Chart (use to pre-qualify)					
15-Year		30-Year		40-Year	
Interest Rate	Interest Factor	Interest Rate	Interest Factor	Interest Rate	Interest Factor
4.000%	.00740	5.000%	.00537	6.000%	.00550
4.250%	.00752	5.250%	.00552	6.250%	.00568
4.500%	.00765	5.500%	.00568	6.500%	.00585
4.750%	.00778	5.750%	.00584	6.750%	.00603
5.000%	.00791	6.000%	.00600	7.000%	.00621
5.250%	.00804	6.250%	.00616	7.250%	.00640
5.500%	.00817	6.500%	.00632	7.500%	.00658
5.750%	.00830	6.750%	.00649	7.750%	.00677
6.000%	.00844	7.000%	.00665	8.000%	.00695
6.250%	.00857	7.250%	.00682	8.250%	.00714
6.500%	.00871	7.500%	.00699	8.500%	.00733
6.750%	.00885	7.750%	.00716	8.750%	.00752
7.000%	.00899	8.000%	.00734	9.000%	.00771
7.250%	.00913	8.250%	.00751	9.250%	.00791
7.500%	.00927	8.500%	.00769	9.500%	.00810
7.750%	.00941	8.750%	.00787	9.750%	.00830
8.000%	.00956	9.000%	.00805	10.00%	.00849
8.250%	.00970	9.250%	.00823	10.25%	.00869
8.500%	.00985	9.500%	.00841	10.50%	.00889